

Mortgage Compliance Specialist

Position Title: Mortgage Compliance Specialist
Status: Full Time
Location: Augusta

Job Description:

This position reports will be responsible for various duties such as ensuring compliance with all state and federal rules and regulations for the mortgage division. The Compliance Specialist must exhibit a high level of professionalism and confidentiality at all times, provide customer service to our internal and external customers, and focus on mortgage loan quality and compliance.

It is expected that the individual's performance will adhere to the bank's Q STAR quality customer service standards for both internal and external customers.

Duties and Responsibilities:

- Direct and manage the activities of 2 Mortgage Department employees with primary responsibilities related to HMDA data integrity, Equal Credit Opportunity Act, Fair Credit Reporting Act, and Fair Housing Act including record retention and customer notification of application status.
- Participate in the development of revised or new procedures that ensures the most efficient process is implemented for the collection, retention and reporting of HMDA data.
- Review and revise as necessary, the Mortgage Department Adverse Action procedures;
- Ensure all Mortgage Department compliance procedures are presented and approved by the Compliance Department prior to implementation;
- Ensure HMDA LAR errors are corrected when identified in data integrity reviews;
- Serve as primary resource for the Mortgage Department for HMDA data collection requirements;
- Serve as the primary resource for mortgage department personnel in all aspects of the mortgage application process including PreQualifications, Approved Not Accepted, Withdrawn, Incomplete and Denied applications;
- Provide periodic training to applicable personnel responsible for HMDA data collection;
- Provide periodic training to mortgage department personnel on Reg B & Fair Credit Reporting Act (FCRA) requirements for applications not originating in a loan;
- Ensure training documentation and attendance records are maintained and retained;
- Monitor and assist with implementation of compliance improvements;
- Participate and provide advice on improving HMDA Data Integrity Review process,
- Provide assistance to loan originators & loan assistance in the preparation of electronic file records;
- Provide reports for internal reviews, data analysis, exams & audits;
- Provide assistance in the preparation and submission of electronic records to auditors & examiners;
- Assist new MLO's with NMLS registration and submission for licensing;
- Continue knowledge of mortgage lending regulations through compliance training conferences, seminars and webinars with approved vendors such as ABA, GBA and CBA;
- Assist with new vendor management compliance for the department;
- Perform other duties as assigned.

General Competencies:

- Adhere to sound ethical and legal standards;
- Must exhibit a high level of professionalism and confidentiality;
- Work collaboratively with management to ensure all state and federal regulations are met;
- Create a professional appearance and work area.

Professional Excellence:

- Demonstrate a consistently high level of professional judgment in making sound and accurate decisions;
- Gather and analyze information skillfully to make good decisions;
- High level of written and verbal communication skills;
- Ability to identify and resolve problems in a timely manner;
- Capability to develop strong professional relationships with coworkers;
- Maintain independence and objectivity in carrying out job responsibilities;
- Adhere to confidentiality policy, code of ethics and follows all policies and procedures relative to Consumer Compliance laws and regulations and best practice recommendations.

Job Knowledge:

- General Math skills;
- Auditing and Research ability;
- Previous experience in using data analysis software and data extraction tools;
- Knowledge and working computer skills including MS Office Suite - Excel and Word;
- Possess strong communication skills, both oral and written.

Education and Experience Requirements:

- College Degree is preferred in Business related field;
- Minimum of 2 year's compliance experience in the mortgage environment;
- Preferred experience in identifying HMDA eligibility, data collection and reporting.
- Knowledge of RESPA, TRID, HMDA and Fair Lending data collection regulatory requirements
- Certified Regulatory Compliance Manager (CRCM) is preferred or Completion of Bank Compliance School or Five (5) years' experience in mortgage loan operations to include compliance.

AAP/EEO Statement

Queensborough National Bank & Trust is an [Equal Opportunity Employer](#). We encourage qualified minority, female, veteran and disabled candidates to apply and be considered for open positions.

Other Duties

Please note this job description is not designed to cover or contain a comprehensive listing of activities, duties or responsibilities that are required of the employee for this job. Duties, responsibilities and activities may change at any time with or without notice.

To Apply

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