

CONSUMER MORTGAGE LOAN COMPLIANCE SPECIALIST

PURPOSE: Conduct regulatory compliance reviews to test consumer mortgage loans, identifying violations of laws and regulations. Provide client solutions and recommendations to prevent the recurrence of identified issues. Work with other members of the firm's Risk Advisory Services leadership team to establish and maintain the firm as a leading provider of comprehensive and integrated risk advisory solutions to financial services companies throughout the Southeastern United States.

DEPARTMENT: Risk Advisory

REPORTS TO: Director of Regulatory Compliance Services

ESSENTIAL DUTIES/RESPONSIBILITIES

- Participate in the Regulatory Compliance segment of the firm's Risk Advisory services practice with a focus on consumer mortgage lending:
 - Participate as a field level resource in conducting regulatory compliance engagements.
 - Work with other PKM professional staff involved in delivering regulatory compliance services.
 - Maintain technical expertise for regulatory compliance engagements.
 - Ensure complete and timely engagement completion through coordination with other PKM staff and clients.
 - Provide input for maintaining and updating current service offerings and programs.
 - Participate in thought leadership development as a part of the firm's effort to maintain its image as a leading resource within the banking and regulatory compliance arena.
 - Assist in the development and delivery of regulatory compliance training programs for clients.
- Regulatory Compliance services:
 - Execute compliance review programs.
 - Consult with clients regarding compliance issues and questions.
 - Conduct Regulatory compliance reviews and Risk Advisory services which include, but are not limited to, the following, as they relate to consumer mortgage lending:
 - Loan regulations
 - Pre-examination reviews

Ability to provide these services is preferred, but not required:

- Compliance training
- Fair lending

KNOWLEDGE/SKILL/ABILITY REQUIREMENTS

- 5+ years of relevant experience in a regulatory compliance role within a bank; as an examiner with a federal banking agency; as a consumer mortgage loan processor, or as a consultant with a professional services firm providing regulatory compliance services to the banking industry.
- Thorough knowledge of the federal banking laws and regulations related to consumer mortgage loans
- Strong analytical and technical skills
- Ability to draft reports outlining the procedures performed and the results of those procedures
- Capability to effectively present information and respond to questions from other staff members, partners and clients
- Strong integrity in all areas, adhering to policies, regulations and utmost ethical and legal standards
- Uphold confidentiality and privacy of findings in all situations
- Demonstrate ability to prioritize and handle multiple projects
- Remain flexible to withstand unpredictable changes to schedules and deadlines
- Interact and communicate effectively with personnel at all levels of the organization
- Ability to:
 - Test data fields for Regulation C (HMDA) identifying exceptions and providing input to prevent recurrence.
 - Determine prepaid finance charges and annual percentage rate calculations for consumer real estate loans
 - Determine restitution or cures that are required by Regulations Z (Truth in Lending) and X (RESPA)
 - Evaluate compliance with Regulation B (Equal Credit Opportunity) and Fair Credit Reporting Act (adverse action notices and government monitoring information, when applicable).
- Understanding of the upcoming changes for consumer real estate loans that become effective October 3, 2015.

PHYSICAL/MENTAL REQUIREMENTS

- Ability to lift and/or move up to 25 lbs.
- Sit at a desk and computer terminal for extended time periods
- Move around within office and between bank locations to appropriately interact with all personnel
- Ability to travel as necessary (overnight travel of 20% on average)

EQUIPMENT/SOFTWARE OPERATING REQUIREMENTS

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| ■ Windows based PC (MS Word/Excel/PowerPoint/Outlook) | ■ Core Bank Software |
| ■ Third Party Bank Software | ■ Document Imaging |
| ■ 10-key calculator | ■ Copy Machine |
| ■ Fax Machine | ■ Telephone |

WORKING CONDITIONS

Duties are performed in an office environment in a professional business setting. Position requires travel to bank branch locations and off-site vendors. Work pace can be very fast during deadlines and peak periods.

PROFESSIONAL RELATIONSHIPS

Interacts with personnel throughout the bank

ELIGIBILITY REQUIREMENTS (MINIMUM QUALIFICATIONS)

Achievement of a bachelor's degree in business related field with an emphasis in finance or accounting; or equivalent combination of education and experience required. A minimum of five years' experience in a similar capacity (e.g. **consumer mortgage** loan processor, auditor, or loan compliance officer) is required.

To be considered for this position, please apply by sending an e-mail of your resume to Christie Bell, Director of Human Resources at cbell@pkm.com.