



Job Title: Loan Compliance/HMDA Review Specialist
Reports to: Assistant Compliance Officer
Department: Operations
FLSA Status: Non-Exempt

Summary:

The Loan Compliance/HMDA Review Specialist is responsible for the review of loan information contained in the Loan Origination System to determine if our actions regarding residential consumer loans are correct as defined by the Home Mortgage Disclosure Act (HMDA).

Essential Duties and Responsibilities:

- Maintain a good working knowledge of the requirements of the Home Mortgage Disclosure Act (HMDA). Stay up to date with the bank's lending practices and procedures in order to perform a thorough and accurate comparative loan analysis;
- Ensure that all HMDA related fields within the origination system have been correctly entered and completely input;
- Report any issues or concerns about non-compliance with HMDA regulatory requirements;
- Assist in the update of HMDA policies and procedures;
- Review loan application data and credit files on a monthly basis for accuracy in reporting consistent with the requirement of HMDA;
- Read, analyze and interpret loan applications and related documentation gathered during the loan underwriting process to approval;
- Work closely with the Assistant Compliance Officer and Mortgage Quality Control Associate to ensure all loans are compliant with federal and state laws and regulations as related to declined and withdrawn loans;
- Work closely with the Assistant Compliance Officer and Mortgage Quality Control Associate to ensure that consumer related reports to federal and state regulatory agencies are completed and filed in a timely manner;
- Perform periodic HMDA information audits;
- Collaborates in the gathering of documentation and information requested by internal, external and regulatory auditor and authorities related to an audit, examination or inquiry;
- Maintain excellent customer relations and the confidentiality of the Bank's customers;
- Serve as backup for the loan compliance specialist;
- Attend HMDA related courses or other general banking courses as required and;
- Perform all other duties as assigned.

Education/Experience:

High School diploma or equivalent; and 3-5 years related experience or equivalent preferred.

Knowledge, Skills and Abilities:

- Effective interpersonal relationships with customers, management and team members;
- Knowledge of current HMDA compliance regulations;
- Ability to perform tasks quickly and accurately;
- A thorough understanding and application of all policies, procedures and regulations pertaining to the work of a Loan Compliance/HMDA Review Specialist
- Ability to operate in a team environment to accomplish shared goals;
- Ability to work comfortably in a paperless environment;
- Ability to effectively manage time as related to daily tasks;
- Ability to solve practical problems and interpret a variety of instructions furnished in written, oral or schedule form;
- Ability to prioritize multiple demands in a high-pressure environment while maintaining professional demeanor; and
- Proficient in Microsoft Office programs as well as in house document retrieval and preparation systems and electronic communications.

Physical Demands:

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential job functions.

- Sit or Stand or walk for extended periods
- See to read small print or complex reports
- Effectively communicate orally
- Manually operate keyboard, mouse and other personal computing devices.
- Occasionally lift up to 10 pounds

Compensation and Benefits:

This position is eligible for all group benefits of a non-exempt employee as defined in the Triumph Bank Employee Handbook. The Assistant Compliance Officer will evaluate the performance of the Loan Compliance/HMDA Review Specialist on at least an annual basis.