



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

**Summary:**

The Loan Compliance Specialist is responsible for assisting the CRA and Compliance Officer in assessing, developing, implementing, maintaining and monitoring the Banking Division and Mortgage Division (“the Bank”) loan compliance programs, excluding Bank Secrecy Act, to ensure that each functional area achieves and maintains compliance with all applicable banking laws and regulations.

**Essential Duties and Responsibilities:**

- Maintains proficient knowledge of applicable compliance statutes, regulations and interpretations;
- Work closely with CRA and Compliance Officer to ensure all loans are in compliance with federal and state laws and regulations as related to flood certifications and flood insurance policies;
- Work closely with CRA and Compliance Officer to ensure all loans are in compliance with federal and state laws and regulations as related to declined and withdrawn loans including preparing adverse action notices;
- Work closely with CRA and Compliance Officer to ensure that consumer related reports to federal and state regulatory agencies are completed and filed on a timely basis;
- Assist CRA and Compliance Officer in monitoring the Bank’s data management and reporting requirements for compliance with the Home Mortgage Disclosures Act and Community Reinvestment Act;
- 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;
- Responsible for reviewing early mortgage disclosures;
- Attend compliance 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.

**Knowledge, Skills and Abilities:**

- Effective interpersonal relationships with customers, management and team members;
- Knowledge of current mortgage 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 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 Specialist on at least an annual basis.