COMPLIANCE SPECIALIST

Job Description

Department:	Compliance
Reports To:	VP, Chief Compliance Officer

POSITION SUMMARY

Supports the Bank's compliance and mortgage quality-control functions, with primary responsibility for HMDA monitoring, review, and reporting, flood insurance coverage on mortgaged properties and supporting administration of the Bank's HMDA and flood compliance programs. The position also performs quality-control reviews of mortgage loans and assists the AVP, Compliance & Complaint Management Officer with appraisal reviews. The role requires strong computer skills, attention to detail, sound judgment, and the ability to analyze information and identify exceptions.

ESSENTIAL DUTIES & RESPONSIBILITIES

HMDA Monitoring, Review, and Reporting

- Review HMDA-reportable applications and loans across applicable business lines for completeness, accuracy, and consistency with source documentation and established procedures.
- Maintain the HMDA Loan Application Register (LAR) and ensure data is entered, updated, and corrected timely.
- Monitor HMDA data throughout the year, identify potential errors or exceptions, communicate findings to applicable personnel, and track corrections through resolution.
- Perform periodic HMDA data-quality reviews and reconciliations and maintain supporting documentation for completed reviews and corrections.
- Assist with preparation, validation, and timely submission of the annual HMDA LAR and other required HMDA reporting.
- Assist with HMDA-related research, reporting, training support, audits, examinations, and responses to data-quality questions.

Flood Insurance Monitoring and Program Support

- Monitor required flood insurance coverage for properties securing mortgage loans, including coverage amounts, policy terms, renewals, cancellations, expirations, and lapses.
- Review flood-related documentation and system reports to identify missing, insufficient, or expired coverage and follow established procedures to obtain corrective documentation.
- Maintain accurate flood insurance records, tracking systems, and supporting documentation.
- Assist with administration and ongoing support of the Bank's flood compliance program, including periodic reporting, exception tracking, and follow-up with applicable departments or third-party providers.
- Escalate unresolved coverage exceptions or potential compliance concerns to management.

Mortgage Loan Quality Control

- Perform quality-control reviews of mortgage loans in accordance with established Bank procedures and applicable investor requirements.
- Review loan files and supporting documentation for completeness, consistency, accuracy, and adherence to applicable underwriting, documentation, and investor standards.

- Document review results, communicate identified exceptions, and track corrective action through resolution.
- Assist in preparing periodic quality-control reports and identifying recurring issues or trends.

Appraisal Review Support

- Assist the AVP, Compliance & Complaint Management Officer with appraisal and evaluation reviews.
- Review appraisal-related documentation for completeness, consistency, and adherence to established review procedures.
- Document exceptions and assist with follow-up needed to resolve identified concerns.

Department Support

- Assist the VP, Chief Compliance Officer and other Compliance Department personnel with assigned projects, research, reporting, and administrative support.
- Maintain organized and complete records of reviews, exceptions, communications, and corrective actions.
- Communicate clearly and professionally with lending, operations, and other Bank personnel.

OTHER FUNCTIONS

- May assist with preparing materials for Board, Compliance, or other management meetings.
- Maintains compliance and required compliance training with all banking laws, accounts, regulations, and bank policies and procedures.
- Any other duties and/or projects assigned by Management.

REQUIREMENTS & QUALIFICATIONS

Education: Associate degree or higher in business, accounting, finance, or a related field preferred; equivalent education and relevant work experience may be considered.

Experience: Prior experience in banking, mortgage lending, loan operations, quality control, insurance tracking, or a related field is helpful but not required. Familiarity with HMDA or other banking compliance requirements is a plus.

Knowledge and Skills: General familiarity with banking or consumer compliance regulations is helpful but not required. Must be proficient in the use of computers and common business software, including Microsoft Office. Must demonstrate analytical ability, attention to detail, organization, sound judgment, and the ability to identify and communicate exceptions. Strong written and verbal communication skills are required.

Supervisory Responsibility: None.

Work Hours: Monday through Friday, 8:00 a.m. to 5:00 p.m. Additional hours, evenings, or weekends may be required by the supervisor.

Work Conditions: Indoor office environment. Primarily seated work with some standing and walking. Ability to lift up to 10 pounds. Local travel to other branch locations may be required.

Employee Name (Print):	
Employee Signature:	**Date:**