

SENIOR COMPLIANCE EXAMINER FOR MORTGAGE SERVICING

APPLICATION DEADLINE IS TUESDAY, AUGUST 30, 2016 AT 11:59PM

Division: Internal Audit
Reports to: Director of Internal Audit
Location: Nashville, TN
Full-time/Part-time: Full-time
Salary Grade: 35
Monthly Salary Range Minimum: 4,091
FLSA Classification: Exempt (03)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Assists in the development, implementation, and maintenance of the compliance and risk management function for the in-house mortgage loan portfolio, to include ensuring compliance with applicable legal, regulatory and investor requirements.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- Provides assistance to the Director of Internal Audit to develop, implement and maintain the agency's compliance, risk assessment and monitoring programs to ensure the agency is in compliance with applicable laws, regulations, supervisory guidance and agency guidelines related to mortgage servicing.
- Reviews and evaluates different processes and procedures for potential compliance risks.
- Plans and performs vendor oversight reviews including quality control, licensing, and various reviews of third party/vendor systems that impact the agency's compliance and quality assurance plan.
- Develops and maintains compliance tools: compliance manuals, policies, Frequently Asked Questions, etc.
- Provides expertise on regulatory compliance matters, assesses and measures compliance and related risks; monitors and tests the adequacy of the agency's compliance and licensing environment.
- Assists with recommendations for implementation of controls regarding adherence to state and federal laws/regulations, as well as agency or investor guidelines and requirements.
- Assists operational areas in defining practices that would result in adherence to regulatory compliance and quality control objectives.
- Reviews organization policies and procedures and applicable operating policies and procedures for regulatory compliance; monitors, measures results and reports findings and recommended changes to senior management.
- Monitors and evaluates the consumer complaint and response process for adequacy and regulatory compliance.
- Understands and keeps abreast of federal, state and Consumer Financial Protection Bureau (CFPB) regulatory and legal developments governing mortgage servicing.
- Provides guidance and insight to servicing senior management and staff personnel on emerging compliance issues and consults and guides the agency in the establishment of controls to mitigate risk.
- Identifies, helps develop, and communicates compliance training programs.
- Assesses and ranks compliance risks relative to other federal compliance regulations and state laws, taking into account the potential civil penalties, reputational risks, regulatory risks, scope, controls and potential for non-compliance.

- Completes periodic assessment reviews and transactional testing of business processes with federal and state regulatory compliance impact.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- Bachelor degree in in accounting, finance, banking, business administration or other business related field.
- Four years of compliance and/or legal experience in the mortgage, lending servicing or finance industry; four or more years of experience preferred.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Extensive knowledge of mortgage business operations including mortgage servicing operations and procedures.
- Strong and detailed understanding of federal and state compliance laws and regulations related to mortgage servicing including a proven ability to apply these requirements to business practices and systems and to identify and assess compliance risk.
- Ability to cope with a rapidly changing regulatory environment on a state and federal level.
- Strong analytical and problem solving skills and the ability to think creatively.
- Ability to effectively conduct in-depth research and analysis.
- Ability to evaluate internal control systems, detect weaknesses and make recommendations for improvement.
- Ability to write clear and concise reports detailing findings.
- Strong interpersonal skills.
- Excellent verbal and written communication skills; ability to communicate effectively with all levels of management and staff.
- Maintains credibility through sincerity, honesty, and discretion.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational skills, with the ability to work independently.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Maintains a high level of confidentiality.
- Documents regularly, thoroughly, accurately, and completely; high level of detail and accuracy.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public while giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- Current, valid driver's license from domicile state and the ability to drive.
- Occasional in-state and out-of-state travel, including overnight travel.
- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER

APPLICATION MUST BE COMPLETE AND RESUME ATTACHED FOR CONSIDERATION

PLEASE VISIT OUR WEBISTE AT WWW.THDA.ORG/CAREERS AND FOLLOW THE ONLINE APPLICATION INSTRUCTIONS

Senior Compliance Examiner for Mortgage Servicing (Coordinator 4)

Page 2 of 2

6/9/2016 by Annette Rader