

## Career Opportunity

PromiseOne Bank is a community bank that would serve our community and its diverse population. As a community oriented commercial bank, we offer small business, commercial loans, mortgage loans, and customary banking services such as deposit products. We started our banking operation from our main branch in Gwinnett County and have expanded our geographic footprints to Dekalb and Fulton Counties in GA. We, also, have opened first out-of-state branch in Houston, Texas in 2019. In addition, we have loan production offices in New York, Texas, and Colorado. With this rapid growth, we are looking for new talents in following area(s):

### Loan Compliance Specialist II

in **Compliance Department**

### Headquarters – Duluth, GA

#### [Job Overview]

The Loan Compliance Specialist II is responsible for the ongoing review of all loans originated and processed within the company. The primary purpose of the review is to assure federal, state and internal procedures are properly maintained and documented. The ideal candidate will have a thorough understanding of the residential mortgage lending industry, processes, rules, regulations, including but not limited to HMDA, RESPA, TILA, Fair Lending, SAFE Act, FCRA, PTFA, and ECOA.

#### [Requirements/Qualifications] -

- This position will work with the Compliance Manager to ensure compliance with applicable federal and state regulations, mitigate potential liabilities and help avoid penalties, or other legal action.
- On-going monitoring of the mortgage compliance and quality control programs, including auditing mortgage loans for adherence to federal and state regulations and document all findings for managements review.
- Working with the mortgage department regarding rules, standards and regulatory compliance.
- Adverse action review
- HMDA, Fair Lending and CRA monitoring and reporting
- Respond to internal and external inquiries related to compliance.
- Review all loans subject to flood insurance for adherence to FEMA, FDIC, and Company policies and procedures.
- Other responsibilities as assigned.
- 3+ years' experience working with mortgage and commercial loan compliance.

Must be fluent in English or bi-lingual in Korean/English is preferred

#### **We offer competitive compensation and excellent benefit package**

- Medical, Dental, Vision, & Life Insurance
- 401(k), Paid Vacation and Sick Leave

**If you are interested in working with us, please email your resume\* to [Career@promiseone.bank](mailto:Career@promiseone.bank)**

\*Document submitted will not be returned.

✉ PromiseOne Bank 2400 Pleasant Hill Road Suite 340 Duluth, GA 30096 ☎ 678.385.0834

PromiseOne Bank is an Equal Opportunity Employer.

