



JOB DESCRIPTION

JOB TITLE: HMDA & Processing Support Specialist

FLSA STATUS: Non-Exempt

DEPARTMENT: Loan Operations

REPORTS TO: Portfolio Loan Processing Manager

SUMMARY DESCRIPTION

This position is responsible for being the primary reporter and researcher for HMDA and provide processing support to portfolio mortgage processing and disclosures.

RESPONSIBILITIES INCLUDE

- Monthly compiling HMDA reports from Loan Origination softwares and importing into HMDA Data Integrity software,
- With the assistance of the HMDA Data Integrity software, reviewing the accuracy of HMDA input, and making edits as appropriate,
- Monthly LAR uploads and submits the HMDA LAR annually to the government,
- Answer and assist with all HMDA related audits (both internal and external),
- Making appropriate recommendations for HMDA-related process improvement and staff education, including training, and implementing regulation changes as appropriate with lending management and Compliance & CRA Officer,
- Reviewing adverse actions and other non-originated transactions for HMDA purposes and assisting in the completion of adverse actions as appropriate
- Before HMDA-specific training, this position will work in the mortgage portfolio processing area and will train on the processing workflow to learn the system and various positions.
- Ongoing will provide support to the portfolio mortgage department in the form of staying active on day to day processes for disclosures, processing, closing, etc
- Will act as a processor or disclosure specialist during periods of high volume, vacations, extended leaves, etc.
- Research projects and audit research.
- Other duties as assigned.

- Overall:
 - Responsible for adherence to bank's operational compliance and security policies and applicable state and federal laws.
 - Is committed to on-going professional development and actively participates and advocates the bank's training and development programs and commitment to learning.
 - Participates from time to time with community organizations and in community projects.
 - This position is expected to understand the significant control procedures and the compliance policies related to day-to-day job duties. All control procedures that this position has responsibility for accomplishing, as well as those for which it has direct oversight, will be accomplished according to policies and procedures. This position is responsible for understanding and following all federal regulatory policies and is responsible for the compliance of all direct reports. This position is responsible for disclosing to the Asset-Liability Committee all commitments, contracts, or other agreements that it enters into or changes, or that it may be aware of from other areas of the company.

REQUIREMENTS FOR POSITION (KNOWLEDGE, SKILLS, AND ABILITIES)

- A High School Diploma or equivalent.
- Previous experience in compliance, lending, or regulatory reporting roles is a plus
- Strong understanding of mortgage lending practices and HMDA regulations is preferred
- Excellent analytical, problem-solving, and attention-to-detail skills.
- Familiarity with loan origination systems and regulatory reporting processes is preferred.
- Strong attention to detail, good judgment, and decision-making skills.
- Presents a professional image in dealing with customers, interdepartmental and external representatives.
- Ability to work independently and with limited direction.
- Requires a general knowledge of bank operations, policies and procedures and various departmental policies.
- Ability to use various office equipment and bank systems.
- Knowledge and understanding of, and adherence to, the Bank's Code of Conduct.

CRA REQUIREMENT:

Expected to understand the bank's obligations under the Community Reinvestment Act and how to fulfill them. Expected to cooperate with and support the bank's CRA program. Will be held accountable for any lack of cooperation that weakens the bank's CRA performance, as reflected in internal audits, agency examinations, and/or community projects.

HMDA REQUIREMENTS:

All lending personnel are expected to understand the bank's obligations under the Home Mortgage Disclosure Act and how to fulfill them. All applicable employees shall cooperate with and support the HMDA requirements. Staff will be held accountable for any lack of cooperation that weakens the bank's HMDA performance, as reflected in internal audits and agency examinations.

WORK ENVIRONMENT

- Ability to safely and successfully perform the essential job functions consistent with the ADA, FMLA and other federal, state, and local standards, including meeting qualitative and/or quantitative productivity standards.
- Ability to maintain regular, punctual attendance consistent with the ADA, FMLA and other federal, state, and local standards.
- Regular office conditions.
- May require traveling to other offices to provide assistance or attend meetings.

This job description is not intended to be and should not be construed as an all-inclusive list of the responsibilities, skills, or working conditions associated with the position. While this job description is intended to accurately reflect the position's activities and requirements, management reserves the right to modify, add, or remove duties and assign other duties, as necessary.