

<b>Job Title</b>	Internal Auditor - Mortgage
<b>Short Description</b>	The internal auditor for Mortgage is responsible for the review and monitoring of APCU's mortgage loan policies and procedures to ensure compliance with State and Federal banking regulations and the corporate processes and procedures.
<b>Full Description</b>	<p>EXCELLENT opportunity to use your mortgage and internal audit experience! Apply today!</p> <ul style="list-style-type: none"> <li>• 99% of the cost of employee healthcare covered by the company</li> <li>• 100% of the cost of dental and vision covered by the company</li> <li>• Mission dedicated to serving the credit union members (our consumer)</li> <li>• Culture focused on employee engagement</li> </ul> <p>Purpose: The primary purpose of this position is to assist Atlanta Postal Credit Union (APCU) to live out our Mission, "To help our members achieve financial success by providing exceptional products and service."</p> <p>The internal auditor for Mortgage is responsible for the review and monitoring of APCU's mortgage loan policies and procedures to ensure compliance with State and Federal banking regulations and the corporate processes and procedures.</p> <p>Essential Duties and Responsibilities: Other duties may be assigned</p> <ol style="list-style-type: none"> <li>1. Deliver outstanding service to both internal and external members that is in alignment with our Service Promises.</li> <li>2. Ensures that all audit and monitoring efforts lend themselves to best practices within APCU mortgage loan operations through a systematic and effective approach to control, risk management, and governance processes.</li> <li>3. Conducts audits and control reviews on a schedule that has been deemed appropriate by the Internal Audit Manager.</li> <li>4. Reviews mortgage files, internal processes, procedures, and controls for compliance with regulations including, but not limited to, Equal Opportunity Credit Act (EOCA), Fair Credit Reporting Act (FCA), Fair Housing Act (FHA), Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Secure and Fair Enforcement for Mortgage Licensing (SAFE) Act, Home Mortgage Disclosure Act (Reg C), and any other regulations that may apply to APCU's mortgage operations.</li> <li>5. Exhibits exceptional analytical skills and attention to detail in the analysis and review of mortgage files regarding income and asset calculations, contracts for the sale or purchase of real estate, consumer credit reports, closing documents, financial spreadsheets, and other related mortgage transaction documents.</li> <li>6. Maintains a high degree of objectivity, professionalism, and confidentiality in all performed activities.</li> <li>7. Presents audit findings and reports in a manner consistent with the expectations of the Internal Audit Manager.</li> <li>8. Provides recommendations for changes, interventions, or controls to mitigate audit findings and/or improve processes, procedures, or operational efficiencies.</li> <li>9. As required, works with Internal Audit Manager and other SMEs to ensure recommendations are appropriate, attainable, and can</li> </ol>

readily be implemented.

10. As needed, identifies effective stop-gap measures to mitigate risks and concerns in situations wherein the need is for a more robust or long-range solution.

11. On a quarterly basis, reviews the Loan Application Register (LAR) and ensures compliance with the Home Mortgage Disclosure Act (HMDA) and other associated compliance areas.

12. As required, works with, collaborates with, and tactfully interacts with other departmental leaders outside of the mortgage area to complete tasks, perform audits, or formulate risk assessments or recommendations.

13. As needed by the Internal Audit Manager, completes other APCU internal audit related work outside of mortgage assignments.

14. Demonstrates excellent oral and written communication skills

15. Exhibits exceptional problem-solving skills in the performance of all audit related tasks.

16. Attend ongoing training as needed, including on and off-site workshops and webinars to maintain a high level of knowledge related to the mortgage industry, rules, and regulations.

17. Complies with all aspects of BSA/AML and OFAC regulations as they relate to this position.

18. The ability to travel overnight less than 5%.

19. Other duties as assigned.

**Supervisory Responsibilities:** No direct reports. Provides guidance of day-to-day task through indirect reporting relationships, through a matrixed management approach, under the direction of a manager, and through the ability to collaboratively interact with internal and external partners.

**Qualification Requirements:** To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**REQUIRED Education and/or Experience:**

- A Bachelor's degree in Business, Business Administration, Finance, Accounting, Auditing, or other related field of study
- 3 years of work experience within the financial services industry
- Prior experience working with Mortgagebot and PentenaMK or similar mortgage software and internal audit software

**PREFERRED Education and/or Experience:**

- 3 years specific as an internal auditor for the mortgage industry
- Prior experience using Symitar software
- Compliance Certification(s)
- Internal Audit Certification
- Mortgage Lending Experience
- Credit Union Experience

**Physical Job Requirements:**

Must be physically able to operate a variety of automated office machines such as calculator, computer, printer, facsimile, telephone, copier, etc. Must be able to stand, bend and stoop as needed. Must

be able to lift and/or carry weights of 20 to 50 pounds  
A credit report will be generated and reviewed for all applicants.

<b>Education</b>	College degree
<b>Additional Comments</b>	
<b>Credit Union</b>	Atlanta Postal Credit Union
<b>State</b>	Georgia
<b>Contact Name</b>	Ginger Wallis
<b>Email</b>	gwallis@apcu.com
<b>Phone</b>	404-684-8085
<b>Fax</b>	
<b>Expiration Date</b>	07/29/2022