



Job Description

Fair Lending Consultant
Remote Position

Position Summary

As a member of the best team of regulatory compliance professionals in the financial services industry, you will be responsible for delivering high-quality consulting services to our clients, building strong client relationships, and furthering our excellent reputation in the financial services market.

Why Make CrossCheck Compliance Your Next Career Move?

- **Interesting Work for Multiple Types of Clients on a Wide Range of Compliance Engagements.** We work with banks, credit unions, mortgage lenders and servicers, fintechs, law firms, and consumer financial service companies. They range in size from smaller independent companies to the largest financial institutions in the country. You will be part of building long-term client relationships and furthering our excellent reputation in the financial services industry.
- **A Management Team Committed to Sharing Information.** We believe that a well-informed team will deliver the best results for our clients and will have a higher level of job satisfaction. We hold weekly and monthly internal calls to make sure that everyone is kept informed about how the company is doing, what we are working on, and how they can contribute. We trust our team to maintain strict confidentiality of the information that is shared. We also recognize that it is not just about the work, so we have an internal newsletter that the whole team contributes to, where you can learn more about your colleagues; and practice meetings that include social activities.
- **A Collaborative Environment.** For each client engagement, we gather a team to best fit the client's needs. You will have a chance to collaborate with different team members on different engagements. We also cross-train our consultants so that everyone has a chance to learn from each other. We have team meetings, in-person when it is possible, and virtually through Microsoft Teams.
- **Flexibility to Work Remote.** Since the inception of the company, we have had a primarily remote work model. While there may be occasional travel to a client's location, or for team meetings, for the most part, client work can be executed from your home office.
- **Commitment to Diversity, Equity, and Inclusion.** CrossCheck Compliance is an equal opportunity employer. All applicants will be considered for employment without attention to race, color, religion, sex, sexual orientation, gender identity, national origin, veteran, or disability status. Recognizing and valuing diversity strengthens our ability to attract, retain and engage colleagues.

What are the Responsibilities of This Position?

- Providing fair lending, consumer compliance, and operational knowledge through execution of engagements including fair lending risk assessments, program reviews, statistical analysis, new product/service reviews, and other fair lending consultation services requested by the client.
- Understanding the clients' expectations and being prepared for delivering the services as required in the agreed-upon statement of work.



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- Working effectively with the engagement team to prepare and deliver the services as required and within the timeframe expected by our clients.
- Reviewing and auditing client's systems, procedures and information related to specific regulations.
- Drafting reports detailing and effectively summarizing the results of the engagement, which may include recommendations for improving systems and processes and correcting any potential regulatory oversights noted in the review.
- Presenting findings and recommendations to client senior management and the board of directors.
- Keeping current with the ever-changing and complex regulatory environment.
- Actively participating in the financial services and regulatory compliance professional associations.

What Professional Skills and Experience Will You Need for This Position?

- 10+ years of experience as working with a bank or a professional services firm
- Good understanding of the lending process, specifically, underwriting and servicing of mortgage, consumer loans, and small business loans.
- Strong working knowledge of fair lending programs including the qualitative aspects (program elements, compliance controls, fair lending training, root cause analysis, and policy/procedure development and implementation) and the quantitative aspects (technical compliance with data integrity requirements under HMDA, analysis of data including geographic and demographic distribution of applications, peer analysis, parity analysis, statistical analysis and ratios).
- Proficiency with data analysis including statistical and regression analysis.
- Experience working with fair lending analytics software (RATA Comply, Wolters Kluwer CRA and FL Wiz, QuestSoft, FL Magic, etc.) is a plus.
- Working knowledge of bank products, services, and operations.
- Ability to compile, analyze, and interpret information and data about compliance with laws and regulations, specifically the Equal Credit Opportunity Act, Home Mortgage Disclosure Act, Fair Housing Act, Unfair, Deceptive or Abusive Acts and Practices, and fair lending related requirements.
- Technical proficiency in reviewing and/or implementing consumer financial regulations.
- Expert Excel skills required.
- Strong organizational and time management skills.
- Clear and concise oral and written communications.
- Excellent client relationship skills.
- Bachelor's degree required.
- Professional certification such as the Certified Regulatory Compliance Manager (CRCM), Certified Financial Services Auditor (CFSA), or Certified Internal Auditor (CIA) a plus.



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What Other Characteristics Describe a Great Candidate?

- Entrepreneurial, proactive, collaborative, energetic and hard-working.
- Effective working independently with a keen sense of when to seek counsel.
- Aptitude for balancing strategic thinking with focus on day-to-day work and results.
- Positive and enthusiastic attitude with the capability to make an impact as part of a larger team.
- Ability to consistently exercise good judgment and reinforce our core values.

How do You Apply?

If this position may be right for you, or if you would like to express more general interest, please send your resume to careers@crosscheckcompliance.com. We are also interested in talking with people in your network who may be interested in other compliance, fair lending and/or quality control positions with us.