



## JOB TITLE: Credit and Compliance Manager

Lima One Capital is headquartered in Greenville, South Carolina, Lima One Capital is a national specialty finance company, founded by Marines, that originates and finances first mortgage loans to real estate investors on non-owner-occupied investment properties. All loans are originated as commercial loans collateralized by residential properties. Our mission is to become the nation's largest and most respected lender for experienced and creditworthy real estate investors. Lima One originates in 41 states and continues to expand its national footprint and reputation within the single-family rental lending industry.

## ABOUT THE JOB

*Location: Corporate Headquarters - Greenville, SC*

Lima One Capital is searching for a mortgage professional with a background in investor transactions to manage credit and compliance across its business. This position will be responsible for ensuring that all internal credit controls are enforced, implementing updates to credit policies, and developing programs to maintain compliance with all applicable state and federal lending laws.

This position reports to the Managing Director of Operations.

## ESSENTIAL JOB FUNCTIONS

- **Manage and enforce regulatory and compliance Policies to include SAFE, HMDA, Fair Lending, AML, etc.**
  - o Ensure corporate training is timely and appropriate
  - o Update policies as needed
  - o Engage relevant 3rd parties for review as needed
  - o Manage SAR Submissions
  - o Review of related marketing materials for adherence to applicable regulations
- **Ensure staff hold appropriate licenses**
  - o Assist employees in licensure process
  - o Manage Corporate renewals
- **Compile compliance reports and submissions**
  - o HMDA, NMLS CALL Reports, CA BRE submission
- **Product Implementation**
  - o Manage implementation of Program updates across all product offerings
  - o Review product information for compliance with applicable regulations
- **Vendor Management**
  - o Develop and manage vendor scoring system to manage vendor panels
- **Default Analysis**
  - o Review and monitor trends related to the credit risk of portfolio
- **Guideline Audit**

- Perform systematic reviews to ensure policies and procedure are effective and enforced throughout all functional departments of company

#### **REQUIRED QUALIFICATIONS**

- Bachelor's degree in Finance, Accounting, Business or related field
- 3-5 years' experience in mortgage underwriting, real estate credit analysis, or mortgage compliance
- Strong analytical skills
- Working knowledge of mortgage lending laws preferred
- Must be proficient with Excel, PowerPoint, Visio
- Excellent, clear, and concise professional communication skills

#### **BENEFITS**

- Medical insurance
- Dental insurance
- Life, short-term disability, and long-term disability
- 401k plan
- Paid vacation

If you're interested in this position, please email your resume to [Employment@LimaOneCapital.com](mailto:Employment@LimaOneCapital.com).