

Justine PETERSEN Housing and Reinvestment Corporation
Compliance Associate
Reports to: Compliance Manager



Justine PETERSEN Housing and Reinvestment Corporation's mission is to connect institutional resources with the needs of low- to moderate-income families so they can build long-term assets. Justine PETERSEN (JP) achieves this goal through its products, which include credit building and financial education, homeownership preparation and retention, and micro-enterprise lending and training. Our people-centered financing breaks barriers and economic divides by building equity, wealth, and financial freedom for diverse families and neighborhoods. JP is a Missouri not-for-profit 501(c) (3) corporation and wholly owns a Community Development Financial Institution (CDFI), certified by the U.S. Department of Treasury

Job Responsibilities:

- I. Facilitate Micro-Enterprise & Great Rivers Loan Closings (60%)
 - a. Conduct Compliance Check for loans submitted from Loan Counselors
 - b. Prepare closing documents for SBA & Great Rivers, assure all relevant fields in TEA are entered;
 - c. Prepare collateral docs and other security agreements for collateral.
 - d. Verify all required documents are in file prior to scheduling closings;
 - e. Prepare closing folder for in-person closings
 - f. Send DocuSign, FedEx slip and Email instruction for remote closings
 - g. Receive returned loan documents via FedEx, confirm contents and notify the Finance Department that loan is ready to disburse
 - h. Scan Loan Documents
 - i. Save Loan Documents and Docusign in client folder
 - j. Assist with filing Deed of Trusts and Mortgages on Simplifile as needed.

- II. Loan Servicing (30%)
 - a. Enter Restructures in TEA modifying the existing loan to meet the new agreed terms and setting up new payment schedule
 - b. Conduct Post-Closing Audit to make sure predications were met
 - c. Enter transaction to Charged-Off loans In TEA
 - d. Add new loans in TEA
 - e. Creating ACH activities for PIF loans
 - f. Compose payoff letters and coordinate wire payoff transactions
 - g. Provide paid interest statements
 - h. Respond to payoff requests and coordinate wire payoff transactions
 - i. Facilitate Contractor loan auto renewals

- III. Other duties as assigned (10%)
 - a. Assist with Reception and Administrative Duties as requested
 - b. Assist in the annual risk rating of loans <\$20K
 - c. Entering new EBA loans in TEA, as necessary

This job might be for you if:

You think on your feet. You like learning new things, and you can learn them quickly. When things change, you know how to roll with the punches.

You're a self-starter. You are self-confident. Armed with knowledge of your job and organization you are always looking to make things better for your clients and team.

You are a problem solver. You might not know the answer yourself, but you're going to figure it out.

You pay attention to details. As far as you're concerned, anything worth doing is worth doing right, every single time. You stay focused, and nothing falls through the cracks on your watch.

You might not be a tech wiz, but you learn new programs quickly.

You communicate clearly. You can explain just about anything to anyone, and you're comfortable communicating via email and on the phone.

You can work in an open and lively office.

You love working with people, you're methodical, and friendly. You take pride in moving things to completion.

You have at least three years of relevant work experience, or a Bachelor's degree and at least one year of relevant work experience.

How to apply:

Email your resume and cover letter to CStuhl@justinepetersen.org. In your cover letter, please provide a roadmap for your resume and experience: What parts of your resume should we pay particular attention to? Why are you a great fit for this position? In particular, we would like to know about your experience working with small businesses, providing excellent customer service, and demonstrating superior attention to detail.

Full-time position

Job location: St. Louis Office

Salary Range: \$36,000-\$38,000

Please visit our website at www.justinepetersen.org. EOE