

**Federal Deposit Insurance Corporation**  
**Announcement Number: 2010-HQ-B1836**  
**Vacancy Description: COMPLIANCE ANALYST, CG-301-11 (TERM NTE 2 YRS)**  
**Candidate: Alfred J Singletary, SS: 123-45-6789**

**KNOWLEDGE, SKILLS, AND ABILITIES**  
**Essay Question 8**

For a period spanning seven and a half years culminating in May of 2008, I performed all of the duties and responsibilities inherent of a Mortgage Loan Originator for two Florida banks and one federal credit union. As such it was my assignment to procure mortgage transactions. Being the first person most individuals seeking mortgages contact, I was generally looked upon as the face of the financial institution for which I was representing. Being in charge of my marketing efforts it was not only my job to seek out and entertain prospective mortgage customers, it was expected I provide exemplary customer service and in doing so make available accurate, clear, and easy to understand mortgage choices. As an experienced and knowledgeable mortgage originator, I helped clients make prudent mortgage decisions considering all available mortgage options. Additionally, I assisted clients with making decisions about when it is best to refinance current mortgages.

Aside from customer interactions I was responsible for collecting all required documentation and delivering them appropriately as loan packages within pre-determined time constraints. It was also my task to manage the documentation pipeline through closing and to complete all required management reports. As part of this process, communicating with branches, applicants, and other involved entities providing updates and progress reports was essential.

Having developed excellent inter-personal skills I was able to network quality business by establishing and maintaining excellent rapport with area realtors, builders, professionals and personal contacts. I was and remain diligent about staying current of company policies and procedures. I maintained knowledge of available loan products, processing procedures, underwriting, and general departmental guidelines. Understanding fully all State and Federal compliance requirements associated with the entirety of the mortgage process, I routinely sought out industry updates and attended work related classes, Consumer Lending meetings, and seminars for that very purpose. When issues arose that stepped over strict boundaries I was sure to follow defined protocol for authorization and special permissions. Excelling in the use of computers, laptops, and work related software and programs, adapting and learning new systems and procedures is easily attended.

Although I have not been directly involved with HMDA, UDAP, ECOA, I have accumulated great knowledge of RESPA, VA, FHA, Truth-in-Lending, and FHDA (Florida Housing Development Act). Seven plus years has brought me close enough to compliance areas to have gained a greater than average understanding of that process and its importance for both lending institutions and borrowers. Recent economic setbacks have made the FDIC's role even more important than ever thought it must be. As the Community Reinvestment Act (CRA), enacted by Congress in 1977 (12 U.S.C. 2901) and implemented by Regulations 12 CFR parts 25, 228, 345, and 563e is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, I have become passionate about contributing with and to the enforcement and monitoring of effective and proper oversight. I believe I have more than appropriate levels of experience and skills to dedicate unselfishly to the tasks at hand; that I have grown a passion to be part of the solution and help prevent such devastating economic set-backs from reoccurring.