



Search Jobs

Attorney - Mortgage- Enterprise Fair Lending

Washington, DC; LOS ANGELES, CA; Dallas, TX; PLANO, TX; Charlotte, NC; - United States

Job number: 1500010735

[◀ Back to job search results](#)



[Email me](#)

[Email a friend](#)

Job description

Specific Responsibilities:

Candidate will provide fair lending and UDAAP legal support for multiple lines of business including Consumer Vehicle Lending, Credit Card, Mortgage (originations and servicing), Small business and Enterprise Fair Lending Compliance.

Requires strong substantive background with relevant fair lending statutes and regulations.

Provide ongoing practical legal advice regarding:

- Applicability of fair lending and UDAAP laws and regulations to product and pricing of credit products and differentiated treatment of customers;

- Properly identifying and monitoring fair lending risk across the enterprise;
- Scope and appropriateness of testing and monitoring, under attorney-client privilege, for fair lending risk;
- Developing sound lending strategies and operational processes;
- Developing and maintaining models using customer data and/or geographic data;
- Government agency complaints, enforcement actions, examinations and investigations involving fair lending and UDAAP issues;
- And private complaints and litigation involving fair lending and UDAAP issues.

Enterprise Description :

Provides general legal counsel to HL&I and Legacy Asset Servicing (LAS), as well as specific advice on products, services and certain legal actions. Reviews legal contracts and documents. Directly, or through staff, conducts legal research. May represent the bank in legal actions. Individuals in this position typically have a minimum of five years of experience since admission to the Bar.

Qualifications

Required:

- Minimum of 5-7 years experience with a banking regulator, law firm and/or banking institution and (1) specializing in fair lending and UDAAP claims, and/or, (2) having relevant line of business experience (e.g., credit card, auto financing, or small business lending) at financial institution and familiarity with fair lending and UDAAP claims.
- JD and admission to state bar (active/in good standing)
- Strong substantive background with relevant fair lending laws including Equal Credit Opportunity Act, Fair Housing Act, Home Mortgage Disclosure Act, as well as Dodd Frank Amendments related to government monitoring data collection and UDAAP claims.
- Experience/Knowledge of statistical analysis with regards to fair lending.
- Excellent issue spotting, risk assessment and problem solving skills;
- Ability to research and analyze complex legal issues and provide practical advice and solutions.
- Strong written and verbal communication and interpersonal skills.
- Excellent organizational skills and attention to detail.
- Flexibility and adaptability to changing priorities and deadlines.
- Initiative and sound judgment.
- Strong work ethic, self starter, comfortable in a fast-paced environment.

Posting Date: 02/27/2015

Location: US-DC-Washington, US-CA-LOS ANGELES, US-TX-Dallas, US-TX-PLANO, US-NC-Charlotte

Travel: Yes, 5 % of the Time

Full / Part-time: Fulltime
Hours Per Week: 40.00
Shift: 1st Shift

Returning Job Seekers

Already have a candidate profile? Log in to access and update your current profile.

Assistance for Applicants with Disabilities

Bank of America is committed to ensuring that our online application process provides an equal employment opportunity to all job seekers, including individuals with disabilities. If you believe you need a reasonable accommodation in order to search for a job opening or to submit an application, please visit the Applicants with Disabilities page.

Diversity & Inclusion

At Bank of America, our commitment to diversity and inclusion is helping us to create not only a great place to work, but also an environment where our employees, our customers and our communities around the world can reach their goals and connect with each other. All qualified applicants will receive consideration for employment without regard to race, color, religion, gender, gender identity or expression, sexual orientation, national origin, genetics, disability, age, or veteran status.

Frequently Asked Questions

Need to know how to apply online, view a list of your submitted job applications or reset your password? Visit our FAQ section for answers to these questions and more.

Bank of America Employees

Bank of America employees should access the internal jobs database.

[FAQ](#) | [Events](#) | [Campus](#) | [About Us](#) | [Returning Job Seekers](#) | [Privacy Policy](#) | [EEO Statement](#) | [Site Map](#)

© Bank of America, N.A. Member FDIC. Equal Housing Lender. © 2014 Bank of America Corporation. All rights reserved.

Life's better when we're connected