



POSITION DESCRIPTION

TITLE: Servicing Representative: Customer Service Specialist

BUSINESS UNIT: Mortgage

CLASSIFICATION: Fulltime, Non-Exempt

SUMMARY:

Extensive administrative and phone work involved in servicing the mortgage loans and providing direct member service to the borrowers. Primary contacts include borrowers, investors and vendors.

REQUIRED QUALIFICATIONS:

Education: High School Diploma/GED required.

Experience: 2+ years experience in mortgage industry, call center environment preferable.

ESSENTIAL RESPONSIBILITIES & DUTIES:

Entry Level:

- Handle general customer inquiries upon completion of new hire training.
- Handle additional call types such as, Escrow, Tax, Payoff, and PMI upon completion of additional call type training.
- Verify caller identity through the authentication procedures set forth by federal and/or state regulations. Provide information and knowledgeable assistance regarding mortgage loans by retrieving customer loan information quickly and efficiently.
- Follow escalation procedures to address customer concerns to identify and report possible threats made towards the company and/or other associates.
- Build customer relationships by actively listening and resolving complaints quickly, efficiently and accurately. Explain policies and procedures courteously and patiently.
- Use problem solving skills, paired with knowledge of company procedures, to identify and communicate appropriate, accurate solutions to customers.
- Perform and explain interest and product-related calculations.
- Maintain customer accounts and document details in a thorough, accurate manner. Tracks complaint and customer feedback.
- Maintain familiarity with systems and applications for research inquiries.

- Ensure familiarity with the most up-to-date policies and procedures to communicate accurate information to customers.
- Actively participate in quarterly performance meetings; meet or exceed all performance metrics.

OTHER DUTIES, KNOWLEDGE, SKILLS, ABILITIES:

Required:

- Basic Excel, MS Office and proficiency with mortgage loan software.
- Thorough knowledge of first mortgage real estate lending practices, including federal regulatory requirements, state regulations, agency and Credit Union requirements.
- Strong communication skills. Proven ability to effectively present information.
- Must be able to provide cordial service regardless of customer personality, presence or communication style.
- Proven excellent reporting, letter preparation, group presentation and other related communications skills.

Preferred:

- Experience in a call center environment.
- Knowledge of FNMA, GNMA, FHLMC Guidelines.
- Familiarity with AllRegs.

General:

- Ability to work the days and hours necessary to perform all assigned responsibilities and tasks. Must be available (especially during business hours or shifts) to communicate with subordinates, supervisors, customers, vendors, and any other person or organization with whom interaction is required to accomplish work and employer goals.
- Maintain courteous, professional and effective working relationships with employees at all levels of the organization, customers, vendors and/or any other representatives of external organization. Ability to work under the stress of dealing with a wide range of personalities.
- Ability to adapt to changes in how business is conducted, and work is accomplished with no diminishment in work performance.
- Ability to attend meetings or perform other assignments at locations outside the office.
- Ability to define problems, collect data, establish facts, draw valid conclusions.

This position description should not be construed to imply that any of the duties, responsibilities, or requirements outlined herein is exclusive. Employees are expected to execute any other additional assignments that may be specified. Furthermore, this position description does not represent a complete list of all the performance expectations and characteristics of individuals required to perform a job accurately. The company's management reserves the right to change this description from time to time as may be required.

If interested in this position, please submit resume and cover letter to: jobs@myservion.com