



POSITION DESCRIPTION

TITLE:	Servicing Representative
AKA:	Investor Reporting/Accounting Specialist
BUSINESS UNIT:	Mortgage
CLASSIFICATION:	Fulltime, Non-exempt
REPORTS TO:	Mortgage Servicing Director

SUMMARY:

The Investor Reporting Specialist plays an important role in the organization by performing a number of activities related to the company's Loan Servicing functions. The role is primarily responsible, under general supervision, for performing a number of accounting-related tasks in support of the department, such as, reporting, balancing, and remitting financial figures to third-party investors, preparing reports, maintaining accurate records, identifying payment discrepancies, providing analysis, etc.

REQUIRED QUALIFICATIONS:

Education: High School Diploma/GED or equivalent combination of education and experience. 2-year accounting degree preferred.

Experience: 1+ years experience in residential mortgage servicing with a focus on Investor Reporting/Accounting. 3-5 years' experience for Sr. level.

ESSENTIAL RESPONSIBILITIES & DUTIES:

Entry Level

- Daily and monthly investor bank account reconciliations.
- Research and resolve all variances in Investor Reporting applications.
- Ensure all cash adjustments are researched and cleared by required deadlines.
- Report all loan modifications to investors for both traditional loans and other modifications.
- Resolve investor rejects.
- Ensure monthly activity is completed timely and accurately, and that each accounting cycle cutoff is completed by the required deadline.
- Verify funds owed and available for investor principal and interest remittances, and advance funds when necessary.

- Respond to routine investor inquiries and audits, escalating if necessary
- Perform various system maintenances functions, general ledger transactions, and set up new bank accounts as required.
- Analyze and report impact of reported data on borrowers, investors, and the company.
- Recover servicing advances to ensure minimal aging.
- Actively participate in quarterly performance meetings; meet or exceed all performance metrics.

Senior Level (all above plus)

- Responsible for the training of new and current Investor Reporting/Accounting Specialists.
- Reconcile actual activities against reported activities for in GSA investors such as GNMA, FNMA, FHLMC.
- Research and gather reports and documentation requested for all State Exams, Financial Audits, QC Audits and Investor Audits
- Reconciling disbursement account and all outstanding checks

OTHER DUTIES, KNOWLEDGE, SKILLS, ABILITIES:

Required:

- General knowledge of GSAs (FHLMC, GNMA, FNMA).
- Strong knowledge and proficiency with investor accounting principles and concepts, including debits and credits, cash flow requirements, bank reconciliations, etc.
- Work independently in a fast-paced, deadline-driven environment.
- Highly organized with the ability to manage multiple priorities; strong sense of urgency and responsiveness.
- Strong detail orientation and highly organized; follows through on all open issues.
- Apply analytical skills and sound judgment to assess impact on borrowers, investors, and company.
- Proven excellent reporting, letter preparation, group presentation and other related communications skills.
- Sound judgment, ability to think critically.
- Intermediate to advanced math and Excel skills.
- Ability to use a 10-key by touch quickly and accurately.
- Intermediate knowledge of Microsoft Word and PDF/Adobe programs.
- Proficiency in using and learning mortgage loan software.
- Communicate and interpret complex information effectively in verbal and written forms.

Preferred:

- Experience with FNMA Connect and SURF GNMA Portal, FHLMC Servicing System.
- Familiarity with the GNMA, FNMA and FHLMC Reporting calendars.

General:

- Must work the days and hours necessary to perform all assigned responsibilities and tasks. Must be available (especially during regular business hours) to communicate with employees, customers, managers and any other person or organization with whom interaction is required to accomplish work and company goals.
- Must maintain courteous, professional and effective working relationships with employees at all levels of the organization, customers, vendors and/or any other representatives of external organizations.
- Communicate information and state problems or challenges to be resolved in a clear, concise, courteous, nondiscriminatory and professional manner, and be able to provide clarification if necessary.
- Must be capable of adapting, with minimal or no advance notice, to changes in how business is conducted and work is accomplished, with no diminishment in work performance.
- Actively participate in quarterly performance meetings; meet or exceed all performance metrics.
- Follows company policies and procedures.
- Perform other duties as required.

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