



## POSITION DESCRIPTION

**TITLE:** Mortgage Loan Servicing Manager

**BUSINESS UNIT / DEPARTMENT:** Mortgage / Servicing

**CLASSIFICATION / STATUS:** Fulltime / Exempt

### SUMMARY:

This position provides leadership to the loan servicing operations of the mortgage company. The primary accountabilities are to manage the functional areas of the mortgage servicing department. Required knowledge and abilities include the management of various functions of loan servicing including project management. Primary contacts include loss mitigation, servicing representative staff, partners, vendors, management staff and others involved in business development and the servicing process.

### REQUIRED QUALIFICATIONS:

**Education:** Bachelor's degree in business or a related field required.

**Experience:** A minimum of five years experience in the mortgage loan servicing industry to include collections with at least four years of supervisory or management experience.

### ESSENTIAL RESPONSIBILITIES & DUTIES:

- Oversee all functional areas within the loan servicing and loss mitigation operations to promote efficient and effective processes within the department.
- Ensure departmental compliance with all regulatory agencies; interpret and enforce findings as required.
- Ensure that members with inquiries, information requests or complaints about the servicing of their loan are handled efficiently and effectively.
- Attend seminars about loan servicing or the mortgage industry to assist in personal growth within the industry and with the company.
- Ensure department compliance with applicable consumer laws, regulations, company guidelines, etc. by maintaining a current knowledge of accounting, compliance or other policies, procedures, guidelines and current standards.
- Manage departmental employee relations issues as they pertain to employee's work, work processes, dealings with other personnel, and supervision whether provided or received.
- Accept and perform in a timely and effective manner work assignments that are outside the normal (day-to-day) routine.

- Provide input for the Business Development of the Servicing Department; pursue growth opportunities according to goals and objectives.
- Develop and implement new technologies to improve processes and efficiencies.
- Develop and maintain the document storage/scanning solutions.
- Implement and maintain industry leading services and consumer choices or options.

## **KNOWLEDGE, SKILLS, ABILITIES:**

### **Required:**

- Full knowledge of FDCPA and Privacy Act.
- Knowledge of Fannie Mae servicing guidelines.
- Ability to develop new business and establish networks to enhance growth opportunities.
- Thorough knowledge of first mortgage real estate lending practices, including federal regulatory requirements, state regulations, agency and Credit Union requirements.
- General understanding of conventional governmental and special mortgage loan programs and the knowledge of the necessary documentation for processing and obtaining underwriting approval.
- Ability to comprehend, analyze and interpret professional journals, reports, and related legal documents or instructions related to mortgage banking.
- Monitoring and reviewing the many details of loans and loan servicing files to ensure completeness, accuracy and funding.
- Ability to attend meetings or perform other assignments within the office and at locations outside the office, if necessary.
- Ability to define problems, collect data, establish facts and draw valid conclusions.

### **Machines and Equipment Proficiency:**

- Standard office equipment such as phones, copiers, etc
- Microsoft Office Suite (Word, Excel, Powerpoint)
- Outlook Email and Calendar

### **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.

Check Box if:



Manager: set and reviews budgets; carry out organizations mission, goals, policies and procedures; maintain statistical/financial records for department; work with human resources to recruit, interview, select, hire and employee appropriate number of employees; assigns and direct work for department staff; coach, mentor and develop staff; delegate responsibilities with accountability and efficiency; address and resolve employee complaints and concerns notifying HR when necessary; maintain a culture that emphasizes diversity, quality, continuous improvement, key employee retention, employee empowerment and high performance.

*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](mailto:jobs@myservion.com)