



POSITION DESCRIPTION

TITLE: Mortgage Loan Servicing Representative

BUSINESS UNIT: Mortgage / Servicing

CLASSIFICATION: Fulltime, Non-Exempt

REPORTS TO: Servicing Director

SUMMARY:

Extensive administrative work involved in operations of the Mortgage Loan Servicing Department. Primary contacts include borrowers, agents, investors and vendors.

REQUIRED QUALIFICATIONS:

Education: High School Diploma or equivalent.

Experience: 1+ year customer service, call center and/or data entry. Experience in mortgage industry preferred.

ESSENTIAL RESPONSIBILITIES & DUTIES:

- Input new loan information into the computer system and obtain required information to set-up loan files.
- Post payments from borrowers properly to ensure intended purposes of funds are recorded and appropriate information and loan balances are reflected in the system.
- Prepare bank deposits, account transfers, cash book entries and record necessary information as required.
- Disburse property tax payments, homeowners' insurance premiums and private mortgage insurance premiums in a timely manner.
- Remit and report to investors as required while maintaining all aspects of investor compliance.
- Process escrow analysis, PMI cancellations and ensure sufficient hazard and flood insurance coverage on all loans.
- Issue payoff information and post-payoff processing including release document preparation.
- Monitor timely payment of non-escrow items; pay bills, enforce coverage and establish escrow accounts as necessary.

OTHER DUTIES, KNOWLEDGE, SKILLS, ABILITIES:

Required:

- Ability to learn and understand first mortgage real estate lending practices, including federal regulatory requirements, state regulations, agency and Credit Union requirements as pertain to loan servicing processes.
- Basic MS Office skills.
- Maintain positive outlook under stress; multitask and meet deadlines.
- Develop proficiency with mortgage loan software; input data accurately and efficiently.
- Reporting, letter preparation, group presentation and other related communications skills.
- Ability to define problems, collect data, establish facts and draw valid conclusions.

Preferred:

- Familiarity with AllRegs.
- Experience with Allied Solutions LLC.
- Experience with lender-placed insurance.
- Experience with insurance carriers (Allstate, American Family, Farmers, State Farm, etc)

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.

This is a fulltime position with benefits. If interested in this position, please submit a cover letter and resume to jobs@myservion.com.