



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. Servicing Representatives receive moderate supervision in the performance of duties and responsibilities. Work is generally evaluated on obtaining objectives with accuracy, timeliness and results.

REQUIRED QUALIFICATIONS:

Education: High School Diploma or GED required.

Experience: A minimum of 1-2 years' experience in mortgage industry preferable in a call center environment

ESSENTIAL RESPONSIBILITIES & DUTIES:

- 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 Servion, Inc. procedures, to identify and communicate appropriate, accurate solutions to customers
- Perform and explain interest and product-related calculations
- Document details in a thorough, accurate manner
- Track complaint and customer feedback
- Document and perform customer account maintenance
- Meet and exceed customer satisfaction expectations

- Maintain familiarity with systems and applications in order to 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:

- Thorough knowledge of first mortgage real estate lending practices, including federal regulatory requirements, state regulations, agency and Credit Union requirements.
- Strong communication skills. Able to provide cordial customer service regardless of customer personality, presence or communication style.
- Familiarity with MS Office suite (basic Excel).
- Able to learn and use mortgage loan software and AllRegs.
- Excellent reporting, letter preparation, group presentation and other related communications skills.

Preferred:

- Experience with FNMA , GNMA, FHLMC Guidelines.
- Experience in a call center environment.

General:

- Must work the days and hours necessary to perform all assigned responsibilities and tasks. Must be available 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.
- Attend meetings or perform other assignments at locations outside the office, if necessary.
- 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