

POSITION DESCRIPTION

FLSA STATUS



Exempt: _____
Non-Exempt: X

POSITION TITLE: **Loan Service Collections / Customer Service Rep**

CORPORATE TITLE (check one): AVP VP SVP EVP

SALARY GRADE:

DIVISION/DEPARTMENT: Loan Service

Reporting Relationships:

Position Reports to: Loan Service Supervisor and Loan Service Manager

Positions supervised: None

Position Purpose:

Service the defaulted loan portfolio, including collections, foreclosure, bankruptcy process. Customer service to loan customers, which includes loan impound accounts for property taxes and insurance.

Essential Functions and Basic Duties:

- Participates in all general customer service and collection's functions, such as telephone calls, late notices, Notice of Intent to Foreclose ("NOI"), Notice of Default ("NOD"). Answer questions related to taxes, insurance and Escrow Analysis. Written correspondence and filing as required.
- Prepares management reports. Weekly and Monthly Delinquency Reports
- Initiates and oversees foreclosure process through 3rd party vendor. And Monitors Bankruptcy activity.
- Provide back-up support for payment posting and assist with daily teller posting callback.
- Assist with loan sale activities such as Assignments, Allonge, file delivery preparation.
- Performs other duties as assigned.

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Supervisory/Management Responsibilities:

- None.

Qualifications

Education:

- High school or general education degree.

Required Knowledge:

- Basic knowledge of general loan service and collection functions and procedures.
- Strong proficiency knowledge of computers and associated software programs, particularly Word and Excel. FPS or FIS Horizon a plus.
- Strong knowledge of mathematical concepts and calculations.

Experience Required:

- Three years of general default and customer service experience, preferably in a financial institution.

Skills/Abilities:

- Ability to work in a team environment, as well as working independently.
- Excellent organizational skills, ability to multi-task, and prioritize duties in order to meet deadlines in a timely manner.
- Basic math skills, including the ability to add, subtract, multiply, and divide numbers.
- Good English skills, including the ability to compose routine correspondence.
- Ability to follow directions with excellent attention to detail and accuracy.
- Effective oral, written and interpersonal communication skills.
- Good computer skills.

Mental and Physical Requirements/Working Conditions

Mental Requirements:

- Ability to apply common sense understanding to carry out written or oral instructions that may involve multiple steps.
- Deals with routine problems in standardized situations.

Physical Requirements:

- Lifts, carries, and handles individual loan files
- Uses fingers and hands to make small movements, e.g. typing, using office equipment.
- Normal talking, seeing and hearing.

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- Sedentary work; sits most of the time.

Working Conditions:

- None - works in a typical office.