

POSITION TITLE: Account Representative (Non – LO – Servicing)

JOB STATUS: Full Time/Hourly

DEPARTMENT: Loan Servicing

REPORTS TO: Team Lead

TRAVEL REQUIRED: As Needed

WORK SCHEDULE: Campus Flex 1 | 4 days in-office, 1 day remote after training

JOB SUMMARY:

The Account Representative resolves customer delinquency through negotiation and problem-solving, while strictly adhering to and demonstrating knowledge of company, state, and federal guidelines. This role reports to the Team Lead and achieves success by educating customers on the importance of paying in a timely manner, providing excellent customer service, and recognizing and determining suitability of assistance options for our customers when applicable, using various tools and negotiation techniques.

JOB FUNCTIONS:

1. Account Management

- Performs account reviews and audits of severely delinquent accounts for proper action and resolution with the monthly goal of resolving the specified number of past due accounts.
 - Performs an average of 100 outbound calls daily to collect on past due mortgage payments, resolve delinquency, identify loss mitigation opportunities, and address customer concerns.
 - Services a portfolio of 1,700-2,000 accounts, by assisting borrowers with mortgage-related questions and inquiries.
 - Assists customers with inquiries relating to escrow, insurance claims, VMF online portal offerings, loan documents, etc. in a patient and customer focused manner.
 - Performs outbound email communication with customers.
- Handles timelines and actions specific to Consumer Lending loans.
- Achieves log-in time requirements and assists other departments (customer service, legal) as needed with phone coverage.
- Analyzes Debt and income information to set-up and review payment plans.
- Documents mortgage collections system with all activities and communications.

2. Administrative Tasks

- Orders and reviews home occupancy inspections.
- Ensures timely sending and processing of Loss Mitigation Paperwork and Document Requests (utilizes mail, email, and DocuSign).
- Inputs and documents customer complaints, escalating to leadership when required.
- Reviews accounts for legal and repossession input by creating summaries and sending them to supervisor for approval, requests value opinions as required for legal actions.
- Attends various meetings and trainings, such as team and department meetings, coaching and call quality meetings, monthly training, and other meetings as required.

3. ***Other duties as assigned*** (Do not delete)

This job description is not an exhaustive list of all the functions that a team member and other duties may be assigned.

QUALIFICATIONS:

- **Education:** High School diploma or equivalent required.
- **Experience:** 0-1 year experience.
- Previous experience in a Collections, Call Center or Loan Servicing environment a plus.
- Basic computer skills with ability to type at least 25 wpm.
- Working knowledge of the View/AS400 system.
- Great attention to detail and organizational skills.
- Ability to communicate effectively and efficiently via phone, email, and person to person.
- Capability of gathering facts accurately, analyzing causes, evaluate alternate solutions, and arrive at sound conclusions on action to be taken.
- Ability to manage multiple initiatives and/or conflicting responsibilities.
- Goal oriented, self-motivated personality with the capacity to meet and exceed assigned goals.
- Ability to effectively collaborate and work in a team environment.
- Willingness to learn, strong work ethic and work across many teams and business units.
- Great attention to detail, organizational skills, and time management.

PHYSICAL DEMANDS:

- Must be able to remain in a stationary position 75% of the time.
- Will be constantly operating a computer and other office productivity machinery, such as a telephone, calculator, copy machine, and computer printer.
- Will be communicating via phone, Teams, and Zoom.
- Must be able to exchange accurate information at all times.
- Must be able to identify and assess account status and determine appropriate process.
- Will constantly work in a state-of-the-art indoor temperature controlled, sealed window office environment.