

POSITION TITLE: Call Center Agent (Non – LO – Servicing)

JOB STATUS: Full Time/Hourly

DEPARTMENT: Call Center

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 Call Center Agent is responsible for servicing non-delinquent, active status loans and providing a world-class customer experience through inbound and outbound phone calls and the VMF website. This role reports to the Call Center Team Lead and leverages mortgage knowledge with the ability to communicate effectively and efficiently with customers.

JOB FUNCTIONS:

1. *Inbound Customer Service (Daily)*

- Handles an average of 50-70 inbound phone calls daily.
- Handles an average of 10-20 Live Chats.
- Assists customers in applying mortgage payments, answering questions relating to escrow, insurance claims, loan payoffs, titling, trouble shooting for customers with their online VMF account, etc.
- Inputs research requests, completes document and email requests from customers.
- Meets department goals for log-in time, average speed to answer, and call quality.
- Assists the Welcome Call team by collecting contact information and educating new customers on payments and online account offerings.
- Assists the Collections teams by taking under 30-day delinquency payments and arrangements.

2. *Outbound Customer Service (Daily)*

- Completes outbound follow-up communications when requested to provide customers with confirmation of completed requests.
- Completes re-allocation of mortgage payment funds.
- Communicates escrow payment changes after non-scheduled adjustments.
- Follows-up with customers on incomplete paperwork, auto-draft forms, etc.
- Communicates completion of insurance or tax changes as requested by customer.
- If bilingual, performs Spanish call-backs as requested.

3. *Administrative & Compliance Functions*

- Applies understanding of all local, state, and federal regulations to customer communications.
- Ensures compliance with all company, state, federal and CFPB guidelines through regular review and analysis of accounts and ensures policy and procedures are congruent.

4. *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 of related experience
- Experience in a call center environment preferred, but not required.
- Knowledge of loan servicing within the mortgage industry preferred, but not required.
- Some travel required to retreats or remote locations on a quarterly basis.
- Computer competency with Microsoft Office and typing skills at minimum 25 wpm.
- Ability to communicate effectively and efficiently via phone, email, and person to person.
- Must be passionate about providing a world-class customer experience.
- Skilled at building and fostering relationships
- Must be able to multi-task, work independently and manage time effectively
- Must be professional, thorough, and a resourceful problem solver
- Great attention to detail and organizational skills.
- Must have excellent telephone, communication, follow-up, and problem-solving skills.
- Bilingual in both English and Spanish a plus.

PHYSICAL DEMANDS:

- Must be able to remain in a stationary position 90% 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.