

COLLECTION COORDINATOR

APPLICATION DEADLINE IS THURSDAY, SEPTEMBER 1, 2016 AT 11:59PM

Division: Mortgage Loan Servicing
Reports to: Collection Manager
Location: Nashville, TN
Full-time/Part-time: Full-Time
Salary Grade: 32
Monthly Salary Range Minimum: \$3,533
FLSA Classification: Non-exempt (01)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Completes activities related to the collection of mortgage accounts due and borrower account administration; serves as a mentor/trainer for Collection Specialists. The work requires direct contact with the public, the exercise of good judgment and the application of Tennessee Housing Development Agency (THDA) policies and procedures as they relate to the application of payments, collection of amounts past due, loss mitigation, borrower counseling and other general customer service inquiries.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- Provides primary support for Collection Specialists in areas of training and coaching.
- Counsels delinquent customers through telephone contact to pay according to the terms of their contract while using professionalism and tact while maintaining excellent customer service standards.
- Provides thorough, detailed and accurate account updates in the electronic collection system for each call made.
- Maintains performance standards set by management (roll backs, repayment terms, reinstatements, re-engagement of customers into loss mitigation) by collecting delinquent payments and evaluating potential work out options with customers over the phone.
- Provides primary phone support through the Loan Servicing call center, including incoming and outgoing follow up communications.
- Thorough knowledge of insurer guidelines, loss mitigation options as well as state and federal requirements, including requirements of the Fair Debt Collections Practices Act (FDCPA) and the Consumer Financial Protection Bureau (CFPB), with regard to collection procedures, bankruptcies, and foreclosures.
- Provides assistance with borrower counseling, loss mitigation and foreclosure avoidance.
- Provides assistance with mailing letters, forms or other customer contact.
- Assists customers with web site functionality, password resets, and other requests for account data.
- Maintains and files electronic information to customer accounts with proper notations and documentation.
- Assists with error resolution and customer complaint tracking.
- Provides back up for other Loan Servicing functions.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- High school diploma or GED, with a 2 year or 4 year higher education degree preferred.

- One year of direct Federal Housing Administration (FHA), Veterans Administration (VA) and United States Department of Agriculture (USDA) Loan servicing experience; at least two years preferred.
- Collection experience, with mortgage collections experience preferred.
- Successful completion of Mortgage Bankers Association, "Mortgage Servicing Basics Course" preferred.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Ability to effectively coach and mentor staff.
- Excellent customer service skills.
- Excellent telephone etiquette.
- Excellent verbal and written communication skills.
- Ability to accurately enter data into electronic systems.
- Strong interpersonal skills; ability to deal with difficult customers enduring financial hardship.
- Builds and maintains positive relationships with internal and external constituents.
- Ability to work effectively as part of a team.
- Ability to plan and organize a large workload.
- Maintains high level of confidentiality.
- Strong organizational and time management skills; uses time effectively; consistently meets deadlines.
- Documents regularly, thoroughly, accurately, and completely with a high level of detail.
- Ability to read, follow and interpret instructions, regulations and policies.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- Ability to work any shift, including evenings and weekends.
- The ability to use a phone headset for long periods of time.
- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER

APPLICATION MUST BE COMPLETE AND RESUME ATTACHED FOR CONSIDERATION

PLEASE VISIT OUR WEBSITE AT WWW.THDA.ORG/CAREERS AND FOLLOW THE ONLINE APPLICATION INSTRUCTIONS