

**BANKRUPTCY AND FORECLOSURE SPECIALIST**  
**APPLICATION DEADLINE IS THURSDAY, JUNE 7, 2018 AT 11:59PM**

**Division:** Mortgage Loan Servicing  
**Reports to:** Senior Loan Servicing Manager  
**Location:** Nashville, TN  
**Full-time/Part-time:** Full-Time  
**Salary Grade:** 30  
**Monthly Salary Range Minimum:** \$3,205  
**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:** Coordinates and administers functions relating to the process of bankruptcy, foreclosure, post foreclosure claim activity, property preservation, and borrower account administration. This 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.

- Processes new bankruptcy notifications.
- Completes required bankruptcy forms including Proof of Claim, Notice of Payment Change, Motion for Relief, Notice of Final Cure, and more.
- Conducts ongoing loan level reviews to ensure compliance with trustee payment postings.
- Communicates with team members on active efforts to prevent foreclosure or process foreclosure actions as required.
- Orders property inspections and valuations, reviews fees and costs associated with property preservations, prepares time line extension requests, monitors efforts to meet first legal date requirements.
- Handles communication with external partners on foreclosure actions, prepares files for mortgage insurance claim submission and documentation for audit purposes.
- Follows insurer guidelines for delinquent account management and collects documentation on foreclosure efforts to support account activity.
- Prepares and processes eviction requests, monitors loans for vacancy and property preservation.
- Prepares foreclosure bids, assists with deed in lieu, short sales or other property disposition alternatives.
- Assists with property preservation efforts, prepares properties for conveyance or transfer to REO management.
- Follows up on mortgage insurance claims, additional information requests and foreclosure sale results.
- Sets active follow up arrangements on accounts, records notes and financial data.
- Maintains and files electronic information to customer accounts with proper noting and documentation.
- Assists with vendor management including notices of findings and scorecard reviews.
- Answers incoming phone calls and responds to customer requests for information on their accounts.
- Provides phone support through the Loan Servicing call center including incoming and outgoing follow up communications.
- Provides assistance with borrower counseling, loss mitigation processing and foreclosure avoidance.
- Provides assistance with mailing letters, forms or other customer contact.
- 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.
- Mortgage foreclosure experience.
- Telephone customer service experience.
- Successful completion of Mortgage Bankers Association courses in "Mortgage Servicing Basics Course" and/or "Conventional Foreclosure, Claims & Corporate Advance" 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:**

- Excellent customer service skills.
- Excellent telephone etiquette.
- Excellent verbal and written communication skills.
- Strong analytical skills.
- Ability to accurately enter data into electronic systems.
- Strong interpersonal skills; ability to remain calm in tense situations.
- 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.

- 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](http://WWW.THDA.ORG) AND FOLLOW THE ONLINE**  
**APPLICATION INSTRUCTIONS**