



CUSTOMER SERVICE AND PAYMENTS MANAGER

APPLICATION DEADLINE IS MONDAY, OCTOBER 29, 2018 AT 11:59PM

Division: Mortgage Loan Servicing
Reports to: Director of Mortgage Loan Servicing
Location: Nashville, TN
Full-time/Part-time: Full Time
Salary Grade: 35
Monthly Salary Range Minimum: \$4,091
FLSA Classification: Exempt (03)

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: Directs staff activity to result in efficient customer service, response to customer complaints, and timely and accurate completion of tasks to maintain compliance in accordance with applicable payment, payoff, investor and government regulations as well as internal policies and procedures.

ESSENTIAL DUTIES AND RESPONSIBILITIES

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

- Directly supervises staff; interviews, hires, and trains employees; makes assignments and monitors work; develops employee skills and encourages growth and development; reviews and evaluates employee performance; addresses workplace issues and provides guidance, coaching, and disciplinary measures for staff; addresses personnel issues in conjunction with appropriate leadership and the Human Resources division.
- Directs daily payment operations, making recommendations to increase efficiency, improve on-line/Automated Clearing House (ACH) payment participation and maintain full investor/insurer compliance.
- Directs the daily and monthly operations of the Investor Reporting and Payoff areas.
- Oversees maintenance of compliance with investor/insurer requirements, monitoring of daily lock box operations, reconciliation, balancing, and end of month investor reporting.
- Trains Loan Servicing staff on agency and investor/insurer procedures and guidelines, including changes as they occur.
- Maintains compliance with investor requirements, internal processes and procedures, and other state and federal regulations.
- Works with the Accounting and Finance staff to produce accurate and timely financial reports.
- Makes outgoing calls to customers to attempt to assess reasons for default and make satisfactory arrangements to bring accounts back into a current standing.
- Prepares reports on the status of various loan pools, processes, and departmental operations.
- Provides for the prompt correction of posting errors, prompt payoff quotes, and timely complaint resolution.
- Reviews and monitors system reports and activity to ensure departmental goals are being met.
- Manages the Loan Servicing call center operations and customer service response.
- Completes electronic processes with various vendors.
- Responsible for monthly and annual reporting to investors and insurers.
- Provides for Loss Mitigation Escalation services in the evaluation of cases.
- Serves as a member of the Foreclosure Review Team.
- Provides support to assist any function within Loan Servicing as needed.

MINIMUM QUALIFICATIONS

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

Education and Experience:

- Bachelor degree in Business, with Finance or Accounting emphasis preferred.
- Two years of management experience.
- Minimum of one year of mortgage loan servicing experience, with a minimum of 5 years 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 manage staff.
- Ability to handle private, personal information in a confidential manner; maintains a high level of confidentiality.
- Excellent customer service skills.
- Strong knowledge of mortgage collection and foreclosure laws, regulations, and procedures.
- Sets appropriate parameters for productivity, then holds self and others responsible for obtaining those results.
- Strong interpersonal skills; ability to relate well to a diverse population.
- Ability to communicate effectively with subordinates and superiors to ensure productivity and good work habits.
- Excellent verbal and written communication skills.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to effectively work both independently and as part of a team.
- Documents regularly, thoroughly, accurately, and completely.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Ability to exercise good judgment in evaluating complex situations.
- Excellent problem solving skills.
- Ability to handle frequent procedural change.
- Ability to read and interpret complex program policies and procedures.
- 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.

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APPLICATION MUST BE COMPLETE AND RESUME ATTACHED FOR CONSIDERATION
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APPLICATION INSTRUCTIONS