

JOB DESCRIPTION TEMPLATE

Date Completed: 08/18/2015

Company: LCS Financial

Title: Collector III

Department: Collections

Reports To: Collection Manager

Exempt Status: Non-Exempt

Position Status: Full time

Position Purpose:

Responsible for reaching out to customers to collect the maximum payment for overdue bills, loans, or other payments. Acts as the liaison between creditors and borrowers to manage overdue accounts.

Responsibilities/Duties/Functions/Tasks:

- Meet production goals by making collection calls, contacts, and skip tracing whether in a personal desk or in a dialer strategy
- Negotiate appropriate payment arrangements or settlements by making assessments of the borrower's current situation
- Use skip tracing tools locate borrower, assets or situation of property on mortgage accounts
- Maintain personal desks by evaluating accounts, updating next work date, documenting accounts thoroughly, and recommend appropriate action when needed
- Adhere to all state and federal regulations & comply with LCS policies and procedures
- Meets/exceeds defined department goals and activity metrics
- Handles special projects and specific account workflows as assigned by Management.
- Enlist the efforts of senior management when necessary to accelerate the collection process
- Participate in team planning meetings

Qualifications:

- Self starter and result driven individual who can work independently or in a team environment; with strong communication and resolutions skills
- Strong organizational, multi-tasking time management skills
- Strong knowledge of the FDCPA, FCRA, UDAAP, TCPA, SCRA, etc.
- Knowledgeable about credit bureaus and other resources to locate delinquent debtors and collateral
- Flexible and open to change in a high volume fast paced environment
- Fluency in Spanish a plus
- Demonstrated ability to adhere to Federal/State/Local/Company guidelines on a consistent basis
- Meets or exceed monthly goal requirements and agent production requirements
- First priority on special projects and high-risk/high reward accounts
- Displays strong leadership and managerial attributes.

Special Position Requirements:

- *Experience with Automotive Collections specifically working with sub-prime & BHPH paper.*
- *Proficient in collecting auto-deficiency charge offs including judgments.*

Preferences:

- Bachelor Degree or High School with required experience
- 2-5 years experience in related field
- Working knowledge of windows based systems & Microsoft Office programs
- Working knowledge of the mortgage industry, general bankruptcy, foreclosures, student loans and general collections experience a plus
- Call center environment experience
- Strong attention to detail, goal oriented
- Ability to prioritize and manage multiple responsibilities
- Excellent written and verbal communication skills

Employee Acknowledgment

Printed Name

Signature

Date