



## **SERVICING QUALITY CONTROL ANALYST**

The Servion Group is a Credit Union Service Organization located in New Brighton, MN, providing mortgage, title, realty, commercial loan resources, and financial advisement for credit unions, banks, and other audiences throughout the nation.

### **SUMMARY:**

Professional and administrative work primarily involved in reviewing, maintaining and applying all federal and state regulations to ensure compliance with mortgage servicing requirements. Organizes, creates, and performs quality control audits of mortgage servicing. Must be able to maintain high levels of service to management, employees, clients and partners.

### **REQUIRED QUALIFICATIONS:**

**Education:** High School Diploma

**Experience:** 2+ years mortgage servicing and/or QC servicing experience.

### **ESSENTIAL RESPONSIBILITIES & DUTIES:**

#### **Level I**

- Ensures timely completion of monthly and quarterly mortgage servicing audits.
- Communicates accurate, concise and constructive exception detail to clients.
- Provides quality loss mitigation, early payment default, and other delinquent loan servicing reviews.
- Follows QC policies and procedures to ensure compliance with scopes of work.
- Reviews new servicing loan set up, mortgage insurance premium billing, customer service, fees and charges, escrow administration, and paid-in-full files on a quarterly basis.
- Reviews credit reports for accuracy regarding delinquent or negative credit reporting information.
- Evaluates servicing phone calls by manager request to ensure the customer service department maintains requirements when speaking with consumers.
- Analyzes individual loan files and determines compliance with Federal and State Regulations, as well as, lender and investor guidelines.
- Validates data integrity of loan in servicing systems.
- Identifies all red flags within a loan file and ensures they are addressed accordingly.
- Escalates any evidence of fraud and/or misrepresentation to management.
- Responds promptly to staff and management as a subject matter expert for the scope assigned.

#### **Level II (all above plus)**

- Creates, assigns and completes required mortgage servicing reviews within QC software.

## **OTHER DUTIES, KNOWLEDGE, SKILLS, ABILITIES:**

### **Required:**

- Knowledge of policies, principles and practices of mortgage loan processing, underwriting and servicing.
- Familiarity with mortgage loan servicing documentation.
- Ability to multi task between analytical projects and adapts to modification of the work flow.
- Demonstrated acceptable production and quality rating metrics.
- Ability to identify delinquency on a credit report.
- Familiarity with federal, state and investor requirements regarding mortgage servicing.
- Proficient in Word and Excel.
- Demonstrated strong written and verbal communication skills.
- Excellent time management skills with an emphasis on quality.
- Works well with others in a team environment or independently.
- Strong attention to detail.

### **General:**

- Must work the days and hours necessary to perform all assigned responsibilities and tasks. Must be available during regular business hours to accomplish work and company goals.
- Must maintain courteous, professional and effective working relationships with employees at all levels of the organization, members, vendors and/or any other representatives of external organizations.
- Communicate information and state problems or challenges to be resolved in a clear, concise, courteous, nondiscriminatory and professional manner, and be able to provide clarification if necessary.
- Must be capable of adapting, with minimal or no advance notice, to changes in how business is conducted and work is accomplished, with no diminishment in work performance.
- Follows company policies and procedures.
- Perform other duties as required.

*This position description should not be construed to imply that any of the duties, responsibilities, or requirements outlined herein is exclusive. Employees are expected to execute any other additional assignments that may be specified. Furthermore, this position description does not represent a complete list of all the performance expectations and characteristics of individuals required to perform a job accurately. The company's management reserves the right to change this description from time to time as may be required.*

This is a fulltime position with benefits. If interested in this position, please submit a cover letter and resume to [jobs@myservion.com](mailto:jobs@myservion.com).