



**Wyoming Community Development Authority  
Job Description**

JOB TITLE:	Collections Assistant	PAY GRADES:	3
DEPARTMENT:	Single Family Servicing	FLSA STATUS:	Non-Exempt
REPORTS TO:	Collections Manager	REVISED:	September 2017
SUPERVISORY RESPONSIBILITY:	None		

Overall Job Purpose: To collect payments on borrowers up to 60 days delinquent and assist Collectors.

WCDA VALUES
<b>Accountability:</b> Takes full responsibility for own actions; Trustworthy; Follows up personally and monitors progress to ensure that things stay on track; Holds self and others accountable for keeping commitments; Exhibits attention to detail
<b>Communication:</b> Ensures that information and ideas are flowing in all appropriate directions; Shares information appropriately and openly; Is accessible and receptive to both good and bad news; Conveys information in a clear manner; ensures that others understand; Asks for input, listens actively and makes sure others' opinions are heard; Maintains composure and exhibits humility when expressing opinions and ideas
<b>Initiative and Creativity:</b> Plans work and carries out tasks; Makes constructive suggestions; prepares for problems or opportunities in advance; Undertakes additional responsibilities; Responds to situations as they arise with minimal supervision; Creates novel solutions to problems; Evaluates new technology as potential solutions to existing problems
<b>Judgment:</b> Makes sound decisions; Bases decisions on fact rather than emotions; Analyzes problems skillfully; Uses logic to reach solutions
<b>Cooperation/Teamwork:</b> Works harmoniously with others to get a job done; Responds positively to instructions and procedures; Able to work well with staff, co-workers, peers, and managers; Shares critical information with everyone involved in a project; Works effectively on projects that cross functional lines; Helps to set a tone of cooperation within the department and across other departments; Coordinates own work with others and seeks opinions; Values working relationships; When appropriate-facilitates discussion before decision-making process is complete; Responds to phone/email questions promptly
<b>Quality of Work:</b> Maintains high standards despite pressing deadlines; Does work right the first time; Corrects own errors; Regularly produces accurate, thorough and professional work
<b>Reliability:</b> Personally responsible; Completes work in timely, consistent manner; Works hours necessary to complete assigned work; Is regularly present and punctual; Arrives prepared for work; Is committed to doing the best job possible; Keeps commitments
<b>Commitment to Safety:</b> Understands, encourages, complies with, and carries out safety policies and procedures of the Authority; Takes personal responsibility for safety
<b>Support of Diversity:</b> Treats all people with respect; Values diverse perspectives; Provides supportive work environment for all workforce Supports WCDA's philosophy of EEO; Treats others fairly; Recognizes differences as opportunities to learn and gain by working together; Values and encourages unique skills and talents; Seeks and considers diverse perspectives and ideas
<b>Leadership:</b> Acts as a mentor and empowers others to do their best work; Identifies opportunities to make needed changes; acts as a catalyst; Uses persuasion and influence to connect others; Helps others keep on track; Gives honest and helpful feedback, supports the success of others; Celebrates success and gives credit to others

### KNOWLEDGE/SKILLS/ABILITIES

Knowledge of collection business practices and procedures  
Knowledge of debit collection laws  
General knowledge of Wyoming foreclosure process and time frames  
Knowledge of insurer's and guarantor's regulations  
Ability to work independently as well as part of a team  
Ability to communicate information in a clear manner both verbally and in writing  
Experience with a multi-line telephone system  
Ability to multi-task  
Strong organizational skills  
Must be detail oriented and strive for accuracy  
Basic typing skills (45 wpm)  
10-key with accuracy  
Working knowledge of MS Word and Excel

### IMPACT AND ACCOUNTABILITY

Call delinquent borrowers to determine financial status, cause of default and payment intentions  
  
Answer borrower's questions regarding their loan  
  
Produce monthly letters and personal notes to delinquent borrowers  
  
Verify customer information is correct in the mortgage servicing system  
  
Process check by phones per borrower instructions  
  
Collect documents and personal information from borrowers requesting payment assistance  
  
Review SFDMS for correct cause of defaults and status codes  
  
Make payment arrangements and set up payment plans for loans 30-60 days delinquent  
  
Assist in other areas of servicing as time allows

### RELATIONSHIP RESPONSIBILITY

Responsible for obtaining and exchanging information from current customers, potential lenders, realtors, and others from the general public  
  
Responsible for referring incoming calls, customers, or guests to the appropriate department  
  
Responsible for responding to questions from external organizations or members of the general public regarding limited information about WCDA Servicing  
  
Assist in answering telephone calls and walk-in customers with questions  
  
Assist customers escrow analysis questions and be able to recalculate changes

#### SUPERVISORY RESPONSIBILITY

This position does not have supervisory responsibilities.

#### OTHER SKILLS AND ABILITIES REQUIRED

Must be able to lift a minimum of 10 pounds  
Able to sit/or drive 4 to 7 hours per day  
Able to stand 0 to 2 hours per day  
Able to walk 0 to 2 hours per day  
Able to work 5 days per week  
Possess or have ability to obtain a valid driver's license  
Able to travel overnight and/or same day  
Able to perform sedentary work  
Able to bend/stoop, reach, push/pull and climb stairs occasionally  
Able to talk, hear and converse with customers and co-workers  
Visual acuity to perform close work  
Able to use hands for frequently repetitive work  
Must be able to speak, comprehend, read and write using the English language  
Reasonable accommodations will be considered

#### EDUCATION and/or TRAINING REQUIREMENTS

**Education:**

High school diploma or GED or 1-2 years equivalent work experience or an equivalent combination of education and work experience

**Relevant Work Experience:**

Minimum 1-2 years experience or training in collection procedures preferred.

**Certification:** None required

*This job description in no way states or implies that these are the only duties to be performed by this employee or abilities needed to perform the duties. The employee will be required to follow any other instructions and to perform any other duties requested by their supervisor(s).*