



<b>Job Title:</b>	Loan Counselor	<b>Job Category:</b>	Full-Time
<b>Department:</b>	Servicing	<b>Position Type:</b>	Non-Exempt Hourly
<b>Reports To:</b>	Default Loss Mitigation Supervisor		

**Job Purpose:**

The Loan Counselor is responsible for working directly with borrowers in making timely payments and handling borrower minor repayment issues. Make collection calls in compliance with federal regulations.

**Duties:**

- Evaluate borrower information and loan file to determine payment options for minor delinquency.
- Discuss and propose available options with the borrower.
- Determine when the borrower needs to be escalated to the loss mitigation team.
- Answer customer inquiries about their mortgage loan accounts.
- Document all communications between borrower and Cascade, as well as update servicing computer system with any insurance information.
- Communicate with other departments about loan payments and/or borrower files.
- Posting of monthly payments in timely, accurate, and efficient manner.
- Work with Loan Counselor Team Lead and Default Supervisor to identify problems and improve recovery efforts.
- Other duties as necessary.

**Knowledge & Experience:**

- Intermediate Microsoft Word & Excel experience a must.
- Prior collection experience required.
- Prior experience or familiarity with FHA or mortgage loan programs helpful.
- Spanish speaking a plus.

**Skills & Abilities:**

- Ability to communicate clearly and effectively with clients and employees to create a positive and cooperative work environment.
- Ability to adjust easily to work situations based on employee, group, or business needs.
- Excellent listening, organizational, and time management skills.
- Ability to work as a team member and follow directions.
- Ability to work well under pressure.