



## EMPLOYEE JOB DESCRIPTION

**Job Title:** Financial Advocate – Loss Mitigation Specialist

**Job Classification:** This is a full-time, non-exempt position

**Location:** Columbia, MD

**Salary:** \$40,000 - \$50,000; dependent on experience

**Reports To:** Financial Advocate Manager(s)

**Position Summary:** This position acts as an advocate for, and works in partnership with, clients and communities to increase their awareness, personal growth and financial well-being through comprehensive 1:1 counseling and ongoing support with an emphasis on providing foreclosure prevention and loss mitigation assistance as consumer need dictates.

### Qualifications:

- Minimum of 3 years industry experience or experience in the financial arena;
- Demonstrated experience in lending, mortgage servicing and/or loss mitigation options;
- Excellent writing and interpersonal skills;
- Detail-oriented;
- Ability to work independently and handle multiple tasks simultaneously;
- Proven MS Office, PowerPoint and Internet skills;
- Proficient communication skills, both verbal and written
- Excellent critical thinking abilities
- Bachelor's degree (B.A.) from a four-year college or university, preferred
- Must acquire and maintain National Foundation for Credit Counseling Certification (NFCC) within 14 days of employment; NFCC Housing Counseling Certification within 90 days of employment; HUD Housing Counselor Certification within 90 days of employment

To perform this job successfully, an individual must be able to perform each of the following essential functions satisfactorily. The requirements listed below are representative of the knowledge, skill and/or ability required. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### Essential Functions:

- Utilize holistic and solutions focused techniques to assist consumers in reaching defined benchmarks;
- Serve as an advocate and liaison between consumers and mortgage servicer or financial entities to work towards positive outcomes;
- Investigate historical data to ensure programmatic concessions are fully leveraged;
- Identify root cause of an individual's current financial hardship(s) to include those not of a financial nature;
- Analyze data provided by consumers to determine necessary steps to overcome crisis conditions;
- Promptly respond to client inquiries telephonically, by internet (to include Chat) or by mail in compliance with Agency service delivery standards;
- Provide ongoing client support to extend from initial engagement through closeout;
- Lead consumers through a solution focused engagement to thoroughly analyze their unique circumstances while providing avenues of resolution - with an expectation to complete a minimum number of comprehensive sessions daily;
- Identify potential opportunities available to consumers based on their stated goals and objectives as well as those that are unstated and identified through thorough analysis;
- Provide and guide consumers through multiple agency services that extend across unique products and delivery methods;
- Maintain quality standards and achieve production metrics at a level of 95% or better through first call resolution while acting as an agency point of contact;
- Other duties as assigned.



### Competencies:

To perform in the position successfully, an individual should demonstrate the following competencies

- **Credit/Lending/Financial Industry Knowledge** - Must possess solid knowledge of housing, loss mitigation and credit policies.
- **Customer Service** - Professional manner. Responds promptly and effectively to meet Agency commitments. Ability to maintain composure under pressure and to handle stressful situations effectively.
- **Interpersonal Skills** - Ability to listen and obtain full picture of issues while maintaining composure and resolving conflicts in a calm manner.
- **Oral Communications** - Ability to interpret information and respond clearly to questions and concerns. Must present information that is clear to all parties.
- **Written Communication** - Able to read and interpret written information. Able to write effective business communication.
- **Problem Solving** - Identifies and resolves problems in a timely manner with minimal assistance; uses reason even when dealing with emotional topics.
- **Professionalism** - Approaches others in a tactful manner; treats others with respect and consideration regardless of their status or position; accepts responsibility for own actions; follows through on commitments.
- **Teamwork** - Balances team and individual responsibilities; exhibits objectivity and openness to others' views gives and welcomes feedback; contributes to build a positive team spirit; puts success of team above own interests; able to build morale and group commitments to goals and objectives; supports everyone's efforts to succeed.
- **Quality Management** – Supports the President/CEO to improve and promote quality; detail-oriented; demonstrates accuracy and thoroughness.
- **Computer Skills** - Proficient with Microsoft Outlook, Word and Excel. Internet savvy and able to manage the administration of the Agency's social media accounts. Able to create spreadsheets and reporting

### Physical Demands:

There are no special physical demands required by this position. The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions

### Work Environment:

The environment for this position is a standard office environment or remote home office work environment. The work environment characteristics described here are representative of those an employee encounters while performing the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

**If interested, please email your resume to Susan Fitz at [sfitz@cccsmd.org](mailto:sfitz@cccsmd.org)**