|  |  |
| --- | --- |
| **Customer Service** | **Payoff Requests** |
| **Email:**  [CustomerService@citadelservicing.com](mailto:CustomerService@citadelservicing.com) | **Email:**  [Payoffrequests@citadelservicing.com](mailto:Payoffrequests@citadelservicing.com) |
| **Mail:** Citadel Servicing Corp  15707 Rockfield Blvd.  Ste. 320  Irvine, CA 92618 | **Fax:**  (949) 538-1001 |

**CSC Servicing Inbound Call Script (Spanish)**

**Complete Required Inbound Greeting - Spanish**

"Buenos dias/tarde/noche, Gracias por llamar a Citadel Servicing Corporation mi nombre es \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (full name)."

Puedo tener su numero de cuenta? \*\*If Yes, Gracias, estoy hablando con Senor, Senorita, or Senora \_\_\_\_\_\_\_\_\_\_ (first and last name)

\*\*If No, Puedo tener los ultimos 4 digitos de su numero de Seguro Social?"

\*\*If Yes,

Estoy hablando con Senor, Senorita, or Senora \_\_\_\_\_\_\_\_\_\_ (first and last name)

Inbound calls: Associates must state their full name and the company name

Privacy Act Adherence

\*\*On every inbound call, you must request and verify the property address and social security number:

\*The full property address must be provided (street number, city, state, and zip code)

\*Verify the last four digits of their Social Security Number

Verify/Obtain All Numbers on System

· Verify Home phone number (if cellular verbally obtain authorization/approval to call for all purposes)

· Verify Work phone number

· Verify Alternative numbers

· Verify Call ID number (Document in notes)

Professionalism

• Remain calm, diffuse anger, and keep consistent tone at all times

• Maintain professional verbiage and avoid using industry jargon, slang, acronyms, and unprofessional language

Note: \*Auto Fail\* will be received if ANY unprofessional conduct is heard on call, whether borrower is on the line or not. Such as profanity, belittling borrower, argumentative, hanging up on caller, inappropriate personal conversation, conversation that could have a negative impact on the company.

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Active Listening Skills

• Identify and understand reason for the call

• Clearly explain information to caller

• Address inquiry or purpose of the call

• Find solution(s) for the caller (if applicable)

Attempt to Defuse Escalated Call

Associates must attempt to defuse and de-escalate call by determining the root of the issue and trying to resolve it prior to transferring the call to a Supervisor or Manager

Associates must identify and properly transfer a call based on "Trigger Language" which include reference to "go on record", any reference to media or legal assistance, or request to escalate a problem beyond immediate management.

Examples of complaint trigger language include but not limited to:

• I’m going to contact the news media

• I’m going to contact the radio station

• I’m going to call my attorney

• I’m going to post on social media

• This is not legal

• I want the number/address for your president/CEO, so I can call/email/write a letter

• I expect you to respond to my problem in writing

Closing

• Ask the customer if he/she has any questions about what was discussed today?

• Thank the caller for their time and for being a valued customer of Citadel Servicing Corporation

• (if applicable) Emphasize to the customer that you are NOT their point of contact, any associate can assist them with their account.

Clear and Concise Information/System Notes

• Document accurate notes based on the details and actions of the conversation. Ensure notes are readable and make sense so anyone can easily understand what took place

3rd Party Authorization

• All 3rd Party authorizations must be clearly documented within Servicing Director including contact information

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Trigger Language/Complaint Documentation

• Associate’s documentation must provide a detailed description of the complaint made by the customer.

California (CA) and Washington (WA) HUD disclosure

\*\*Before ending calls with customer in the states of California (CA) or Washington (WA), advise customers and authorized third party of the HUD number using the script below:

Note: Associates should not refer to the Department of Housing and Urban Development as HUD, state the full name in the below script.

California:

Spanish Translation:

"La ley de California requiere que Citadel Servicing Corporation le provee el numero telefono de el departamento de Housing and Urban Development. Le proveemos este numero com una opcion alternativa en curando el atraso (delincuencia). El numero es el 1-800-569-4287. Senor/Senora \_\_\_\_\_ (apellido) estamos tambien requiridos a informarle que tiene el derecho de requirir una sita posterior por medio de telefono con nosotros dentro de 14 dias de la llamda de hoy. (schedule as needed, and ensure borrower that a CSC associate and not Housing and Urban Development representive will be calling). Ademas usted tiene el derecho a designar un consejero certificado, abogado o un sustantivo para representarlo."

Washington:

Spanish Translation:

Washington Bill 5810 requiere que Citadel Servicing Corporation le proveemos los numerous de telefono siguentes como una alternativa opcion de orientacion de deuda. Statewide Civil Legal Aid Hotline: 1-888-201-1014 para todos condados (menos el condado de King), y 1-877-211-9274 para el condado de King, Departmento de Financial Institutions: 1-877-894-4663 y el Departmento de Housing y Urban Development: 1-800-569-4287.