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| --- | --- |
| **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**

**Complete Required Inbound Greeting**

"Good morning/afternoon/evening, Thank you for calling Citadel Servicing Corporation my name is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (full name)."

May I have your account number? \*\*If Yes, Thank you, Am I speaking with Mr., Ms., or Mrs. \_\_\_\_\_\_\_\_\_\_ (first and last name)?

\*\*If No, May I please have the last 4 digits of your Social Security number"?

\*\*If Yes,

Am I speaking with Mr., Ms., or Mrs. \_\_\_\_\_\_\_\_\_\_ (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:

"California law requires that Citadel Servicing Corporation provide you with the Housing and Urban Development phone number. We are providing you with this number as an alternative option in curing your delinquency. The number is 1-800-569-4287. Mr./Mrs., \_\_\_\_\_ (last name) we are required to inform you that you have the right to request a subsequent meeting via telephone with us within 14 days of today's call (schedule as needed, but advise borrower that a CSC associate and NOT a Housing and Urban Development representative will be calling). In addition, you have the right to designate a certified counselor, attorney or advisor to represent you."

Washington:

Washington Bill 5810 requires that Citadel Servicing Corporation provide you with the following telephone numbers as an alternative debt counseling option. Statewide Civil Legal Aid Hotline: 1-877-894-4663 for all counties (except King county), and 1-877-211-9274 for King county, Department of Financial Institutions: 1-877-894-4663 and Department of Housing and Urban Development: 1-800-569-4287.