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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 Welcome Call Inbound Call Script (Spanish)**

**Complete Required Welcome Call 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)

"Me llamo: Your Name (use first and last name) y estoy llamando de Citadel Servicing Corporation". Estaba llamabo para "darle la bienvendia" y tocar bases con usted en los terminos de su prestamo. Tienes un momento ahora mismo?"

\*\*If No,

Bueno, lo que hare es enviarte un correo electronico con Citadel Servicing Corporation informacion de contacto y cuando este disponible, sientase libre de darnos una llamada para que podamos discutir su prestamo.

Puedo confirmar su direccion de correo electronico (validate if we have an E-consent), usted autoriza a CSC para que le envie un correo electronico a esta direccion de correo electronico (wait for response)?"

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

\*If Yes, Voy a verificar que la informacion que tenemos en el archivo es correcta.

El numero de telefono que tenemos en el archivo es 000-000-0000, es este el mejor numero para mantener en el archivo para usted? El numero al que llamaste es 000-000-0000 le gustaria que CSC use este numero?

Verify/Obtain All Phone 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)

Verify Mailing Address

"Esta es la direccion que usaremos para enviar su estado de cuenta mensual."

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

\*\*Advise borrower that monthly statements will be mailed on 20th of the month prior to payment due date.

Verify E-mail

"Esta es la direccion de correo electronico que tenemos registrada, autoriza a CSC a enviar informacion pro correo electronico a todos los efectos a esta direccion de correo electronico?"

\*The full email address must be provided (.com, Yahoo, Gmail, etc.)

\*\*Verify E-Consent is on file

\*Obtain Alternative email addresses (If available/applicable)

\*\*If No, customer will need to provide CSC with signed E-consent form which can be emailed, mailed, or faxed per borrower's preference.

\*NOTE: Monthly statement cannot be sent automatically to an email, customer has to requested a copy each month.

Verify Terms of Loan

• Original Loan Amount

• Interest Rate

• First Payment Due Date

• Payment Amount (PITI if applicable provide breakdown of impounds)

• Grace Period (1st of the month until late charge on the 17th of month)

• Late Charge Date

• Pre-Payment Penalty (If Applicable)

• Homeowner Association (If Applicable)

Method of Payment

Check by Phone ($10 fee applies)

Automatic payments withdrawal (will require authorization form)

Mail (If borrower opts to use mail, reminder payment must be received by 16th otherwise may incur a late fee)

\*\*Advise borrower CSC does not currently have an option to take a payment online

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.

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)

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.