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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 Script**

**Complete Required Welcome Call 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)?

"We were calling to welcome you and to touch bases with you on the terms of your loan. Do you have a moment right now?

\*\*If No,

Okay, what I will do is send you an email with Citadel Servicing Corporation contact information and when you are available feel free to give us a call so we can discuss your loan.

May I confirm your email address (validate if we have an E-consent), do you authorize CSC to email you at this email address (wait for response)"

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

\*If Yes, I'm going to verify the information we have on file is correct

The telephone number we have on file is 000-000-0000, is this the best number to keep on file for you? The number you called from is 000-000-0000 would you like CSC to use this number?

Verify/Obtain All Numbers on System

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

· Verify Work phone number

· Verify Alternative numbers"

Verify Mailing Address

This is the address we will use to send your monthly statement

\*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

This is the email address we have on file; do you authorize CSC to email information for all purposes at this email address?

\*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 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