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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 Outbound Script**

**Complete Required Welcome Call Outbound Greeting**

"Good morning/afternoon/evening, May I speak to: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ (use borrowers full first and last name)?"

\*\*If Yes

Thank you, Mr., Ms., or Mrs. Borrower

"My name is: Your Name (use first and last name) and I am calling from Citadel Servicing Corporation. I was calling to "welcome you" and to touch bases with you on the terms of your loan. Do you have a moment right now?"

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

Outbound Disclaimer

\*\*All applicable disclosure below must be stated or may result in an AUTO FAIL\*\*

The full disclosure must be given on all outbound calls to any person or persons authorized to speak with Citadel Servicing

“I’m required by law to inform you that Citadel Service Corporation is a debt collector, this is an attempt to collect a debt and any information obtained will be used for that purpose. This call may be recorded for quality assurance purpose"

\*\*if the borrower refuses to be monitored transfer call to your supervisor

\*\*\*\*\*if the borrower indicates that he/she is recording the call, politely inform him/her that Citadel Servicing Corporation does not allow call recording using the script below:

"Your concerns are important to Citadel Servicing Corporation, please note that Citadel Servicing Corporation prefers not to engage in recorded calls. Should you wish to continue this call, you must cease recording this call. If you are unwilling to comply and cease recording this call, I will have to end this call. Will you comply and cease recording this call?"

(If Yes, then) "Thank you for your cooperation." (If No, then) "I understand that you have refused to cease recording this call; therefore, I must discontinue this call. Please feel free to call Citadel Servicing Corporation back when you are not seeking to record a call. Good-bye"

Leaving Message

Ask if the person answering the phone is capable of taking message for our borrower?

\*\*If Yes Please have \_\_\_\_\_\_\_\_\_\_\_\_\_\_ (use borrower full first and last name") call Citadel Servicing Corporation at 888-800-7661.

\*\*If No “Thank you, we will try back another time. Have a great day"

\*\*Voice Mail “This message is for \_\_\_\_\_\_\_\_\_\_ (use borrowers full first and last name), please call Your Full Name (use first and last name) with Citadel Servicing Corporation. At 888-800-7661

\*\*\*Do Not State you are calling from a Mortgage Company\*\*\*

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.

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-escalated 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

Trigger Language/Compliant 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.