

QA Scorecard - Foreclosure Prevention Contact Center

Purpose

This QA Scorecard is designed to objectively evaluate the quality, accuracy, compliance, and empathy of customer service interactions within a Foreclosure Prevention Contact Center. It supports coaching, compliance monitoring, and continuous improvement while ensuring borrowers receive clear, respectful, and accurate assistance during a highly sensitive time.

Scoring Overview

- **Total Possible Score:** 100 points
- **Passing Score:** 85 points
- **Critical Errors:** Automatic fail regardless of total score
- **Evaluation Types:** Call (Inbound/Outbound), Voicemail, Callback

Scoring Scale (unless otherwise noted):

- 0 = Not Met
 - 1 = Partially Met
 - 2 = Fully Met
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Section 1: Call Opening & Verification (20 points)

1.1 Professional Greeting (5 points) - Uses approved greeting and contact center name - States agent name clearly - Polite, calm, and professional tone

1.2 Purpose of Call Identified (5 points) - Clearly confirms reason for borrower contact - Sets clear expectations for the call

1.3 Borrower Authentication (10 points) - Completes required identity verification per policy - Does not request or disclose unauthorized information

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Section 2: Behavioral Quality Standards (25 points)

2.1: Professional Presence & Tone (5 points) - Maintains respectful, calm, and positive demeanor at all times - Uses professional, courteous language appropriate for sensitive foreclosure discussions - Demonstrates eagerness to assist and willingness to help

2.2: Show Empathy & Build Rapport (10 points) - Actively listens without interrupting - Acknowledges borrower emotions and individual circumstances - Uses empathetic statements aligned with hardship situations - Builds trust and rapport throughout the interaction

2.3: Probing / Consultative Questions & Rephrase for Understanding (10 points) - Asks open-ended, relevant questions to fully understand borrower needs - Rephrases or summarizes borrower statements to confirm understanding - Communicates openly and honestly, keeping borrower needs as the priority

Section 3: Knowledge, Systems & Solutions (20 points)

3.1: Review the File System Navigation (5 points) - Effectively navigates The Company's systems and internal resources - Uses all available tools to research borrower history and current status - Accurately references account data to support foreclosure prevention discussions

3.2: Effectively Present Program Options (10 points) - Clearly explains all applicable foreclosure prevention options (e.g., forbearance, repayment plans, loan modification, loss mitigation) - Demonstrates appropriate effort in identifying and presenting eligible programs - Presents options objectively without bias or steering - Avoids guaranteeing approvals or specific outcomes

3.3: Supporting Accuracy & Documentation (5 points) - Information aligns with investor, servicer, and regulatory guidelines - Call notes are complete, clear, and accurately documented

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Section 4: Compliance & Regulatory Adherence (15 points)

4.1 Required Disclosures (5 points) - Provides all required verbal disclosures - Uses compliant language when discussing timelines, fees, and consequences

4.2 Fair Treatment & Non-Discrimination (5 points) - Treats borrower fairly and respectfully - No discriminatory or biased statements

4.3 Confidentiality & Data Security (5 points) - Protects borrower personal information - Follows privacy and data handling requirements

4.4 Critical Error Check - No misinformation that could cause borrower harm - No unauthorized legal advice

Critical Errors (Automatic Fail): - Failure to authenticate borrower - Providing false or misleading foreclosure timelines - Guaranteeing approval or specific outcomes - Disclosing borrower information to unauthorized parties

Section 5: Call Control & Resolution (15 points)

5.1 Call Flow & Control (5 points) - Maintains structured, efficient call flow - Politely redirects when needed

5.2 Next Steps & Resolution (5 points) - Clearly explains next steps, timelines, and borrower responsibilities - Confirms understanding

5.3 Proper Escalation or Referral (5 points) - Escalates complex or sensitive issues appropriately - Provides correct referrals when needed

Section 6: Call Closing (5 points)

6.1 Effective Close (5 points) - Summarizes key points and next steps - Offers additional assistance - Uses approved closing statement

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Final Scoring Summary

- **Total Score:** _____ / 100
 - **Pass / Fail:** _____
 - **Critical Error Identified:** Yes / No
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Coaching Notes & Feedback

- **Strengths Observed:**
 - **Opportunities for Improvement:**
 - **Recommended Coaching Actions:**
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QA Analyst Information

- **Analyst Name:** _____
 - **Date Reviewed:** _____
 - **Call Date:** _____
 - **Agent Name / ID:** _____
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This scorecard should be reviewed regularly to ensure alignment with current foreclosure prevention regulations, investor guidelines, and internal policies.