



LOSS MITIGATION SPECIALIST

APPLICATION DEADLINE IS WEDNESDAY, NOVEMBER 12, 2025 AT 11:59PM

Division: Mortgage Loan Servicing

Reports to: Loss Mitigation Manager

Location: Nashville, TN

Full-time/Part-time: Full-Time

Salary Grade: J

Monthly Salary Range Minimum: \$3,631

FLSA Classification: Non-exempt (01)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Coordinates, analyzes and administers functions relating to the evaluation of borrowers seeking relief alternatives during a mortgage financial default and borrower account administration. This work requires direct contact with the public, the exercise of good judgment and the application of Tennessee Housing Development Agency ("THDA") policies and procedures as they relate to the application of payments, collection of amounts past due, loss mitigation, borrower counseling and other general customer service inquiries.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- Makes outgoing calls to customers to attempt to assess reasons for default and determine appropriate alternatives consistent with the case details and to arrange satisfactory agreement to bring accounts back into a current standing.
- Answers incoming phone calls and responds to customer requests for information on their accounts.
- Sets active follow up arrangements on accounts, records notes and financial data.
- Provides primary phone support through the Loan Servicing call center including incoming and outgoing follow up communications.
- Follows insurer guidelines for delinquent account management and collects documentation of loss mitigation efforts to support account activity.
- Provides assistance with borrower counseling, loss mitigation processing and foreclosure avoidance.
- Provides assistance with mailing letters, forms or other customer contact.
- Assists customers with web site functionality, password resets, and other requests for account data.
- Maintains and files electronic information to customer accounts with proper noting and documentation.
- Assists with error resolution and customer complaint tracking.
- Provides back up for other Loan Servicing functions.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- High school diploma or GED.
- Collections experience, with mortgage collections experience preferred.
- Successful completion of Mortgage Bankers Association, "Mortgage Servicing Basics Course" preferred.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Excellent customer service skills.
- Excellent telephone etiquette.

- Excellent verbal and written communication skills.
- Strong analytical skills.
- Ability to accurately enter data into electronic systems.
- Strong interpersonal skills.
- Builds and maintains positive relationships with internal and external constituents.
- Ability to work effectively as part of a team.
- Ability to plan and organize a large workload.
- Maintains high level of confidentiality.
- Strong organizational and time management skills; uses time effectively; consistently meets deadlines.
- Documents regularly, thoroughly, accurately, and completely with a high level of detail.
- Ability to read, follow and interpret instructions, regulations and policies.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- The ability to use a phone headset for long periods of time.
- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

State of Tennessee positions that may involve driving responsibilities require candidates to meet the following minimum driver qualifications:

- A valid driver's license
- For the past five years, the candidate's driving record must not have record of the following violations: driving under the influence (DUI), reckless driving, license suspension for moving violations, more than 4 moving violations

BENEFITS: THDA offers an excellent benefits package: medical, dental, vision, and life insurance options; disability insurance; retirement plans; flexible benefit pre-tax accounts for medical, dependent care, transportation, and parking; annual leave and sick leave that begin accruing after the first month of employment; and 11 paid holidays per year. We also offer work-life balance opportunities through alternative work schedules, flexible schedules, and telecommuting.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER

PLEASE VISIT OUR WEBSITE AT WWW.THDA.ORG AND FOLLOW THE ONLINE APPLICATION INSTRUCTIONS