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# Example of Collections Rep Job Description

Our innovative and growing company is searching for experienced candidates for the position of collections rep. To join our growing team, please review the list of responsibilities and qualifications.

## Responsibilities for collections rep

* Negotiate payment options and create payments/postdates in collection system as authorized by the borrower
* Maintain customer files by obtaining updated demographic and financial information on each call and maintain clear and concise documentation of all attempts and/or contact made and received
* Take ultimate accountability for the achievement of goals set forth for them by management
* Perform payment authorizations
* Handle incoming calls from customers to answer questions about their account, resolve issues, update account information
* Handle incoming calls from retail locations to assist in setting up new customers
* Contact customers through outbound calls to verify account information, encourage them to finish their application and initiate a lease
* Utilize negotiation techniques and partner with past due customers to establish acceptable payment arrangements
* Adhere to Collection regulations and compliance requirements
* Assist with Fraud related contacts, order review assessment, and applicable support work

## Qualifications for collections rep

* Construction experience a plus but not required
* Two to five years mortgage collection experience
* Experience in a single point of contact role and/or escalations preferred
* Previous collection experience, preferably with FHA, VA, and Fannie Mae loans
* Thorough understanding of all government collection laws including Fair Debt
* Excellent written human relations and influencing skills