Surrender Department

Supervisor: Chapter 7/Surrender Manager: Bankruptcy Manager Status: FTE

FLSA: Non-Exempt Revised: 01/15/05 Approved:

Position Summary: This position is responsible for handling both discharged bankruptcy accounts where no resolution has been determined and active bankruptcy cases that have elected to surrender the collateral. The person in this position will be responsible for negotiating, within compliance guidelines, the best possible return for our client(s).

Essential Duties & Responsibilities

Contact debtors via the automated dialer, inbound call, and/or manual calls to negotiate and arrange payment on secured accounts

Comply with all policies and procedures.

Maintains minimum goal standards

Participates in departmental staff meetings and on-going training exercises

Assists with all other duties and related special projects, as assigned

Clear, concise, and professional communication with all debtors or attorneys

Follows-up on accounts in queue to ensure payment arrangements are maintained

Report any discrepancies regarding an account to management

Accountability

Must be detailed oriented, possess strong organizational and interpersonal skills, self-motivated, goal oriented and work well under pressure. Responsible for meeting established financial and production goals set forth by management.

Qualification/Requirements

Education Requirement: High School / GED diploma

Related Experience: 1 year of previous bankruptcy experience desired

Computer Equipment and Software Requirements: Working knowledge of Microsoft Office and Internet software.

Disclaimer & Acknowledgment

This job description is intended to indicate the kinds of responsibilities and levels of difficulty required of the employee(s) in this position and in no way states or implies that these are the only duties to be performed by the employee(s) in this position, nor does it restrict management's right to assign or direct responsibilities to this position at any time.

All duties and responsibilities are essential job functions and requirements and are subject to possible modification at any time due to reasonably accommodation or other reasons. The requirements listed in this document are the minimum levels of knowledge, skills, or abilities.

The above statements describe the general nature and level of work being performed by individuals assigned to this classification. This is not intended to be an exhaustive list of all responsibilities and duties of personnel so classified. This document does not create an employment contract, implied or otherwise, other than an "at will" relationship.