

**LCS FINANCIAL
JOB DESCRIPTION**

Position Title: Bankruptcy Clerk I	Position Location: Centennial Co.
FLSA Status: Non Exempt	Department: Operations
Reports To*: Support Manager	Revised Date: 9-1-11

Primary Duties and Responsibilities

- Drive right party contacts through collection calls and efficiently negotiate payments in compliance with existing bankruptcy laws as well as client and business needs
- Ability to work effectively with & understand the needs of the debtors in order to effectively educate them on the existing situation and maximize recoveries
- Accurately assess financial information and identify opportunities for debt resolution within bankruptcy parameters
- Successfully work in both predictive and manual collection environments
- Evaluate accounts and recommend for appropriate action through the bankruptcy cycle
- Ongoing personal desk management including but not limited to tracking/releasing required documents, correspondence, research and proper follow up such Proof of Claims and various bankruptcy queues
- Thorough documentation of all actions and next steps on an account
- Meet daily & monthly production requirements to ensure achievement of bankruptcy team & company goals
- Adhere to all levels of tracked statistical requirements such as calls per day, dialer time, quality expectations, etc
- Adhere to all State and Federal regulations including FDCPA, FCRA & GLBA and bankruptcy regulations
- Comply with all LCS policies and procedures
- Other duties as assigned

Skills & Qualifications:

- Strong knowledge of the FDCPA/FCRA and Bankruptcy Regulations
- Active listener with strong problem resolution and persuasive negotiation techniques
- Strong organizational, multi-tasking and time management skills
- Detail oriented with strong analytical and critical thinking skills
- Excellent interpersonal, verbal and written communication skills
- Knowledgeable about credit bureaus and other resources to locate delinquent debtors and collateral
- Self motivated, goal oriented, resourceful and driven personality
- Ability to work well with direct supervision as well as independently or in a team
- Flexible and open to change in a high volume fast paced environment
- Fluency in Spanish a plus

Education & Experience:

- High School Graduate or Equivalent
- 1-2 years experience in related field
- Working knowledge of windows based systems & Microsoft Office programs
- Working knowledge of the mortgage industry, title insurance parameters, bankruptcy impact on collections, foreclosures, student loans and general collections experience a plus
- Call center environment experience preferred.

Salary Range: starts at \$13.95/hour + commission

WHO THIS POSITION REPORTS TO MAY BE MODIFIED UPON NOTICE TO THE EMPLOYEE