

RIHousing – Customer Service Representative

Salary - \$51,896.00 - \$62,276.00

Please note: This pay range represents the base annual full-time salary for all positions within this job grade. The actual salary offered will depend on factors such as experience and other job-related qualifications.

What we are all about:

We are seeking a dynamic professional to serve as a Customer Service Representative within our Loan Servicing Department. At RI Housing, Customer Service Representatives (CSRs) serve as the primary liaison between the Agency and our customers. In this role, you will provide accurate information about our products, address billing inquiries, resolve customer concerns, and offer effective solutions. You will communicate through multiple channels, including phone and email, and will be responsible for researching and resolving more complex service issues as they arise.

This is an **in-person** position based in **Providence, Rhode Island**, where you will be an integral part of our **Loan Servicing** team. The role is designed for in-person collaboration and active engagement within our office environment.

What you'll do daily:

This role performs a variety of customer service and research functions in alignment with investor guidelines and internal policies and procedures. You will be cross-trained across all customer service tasks and will support the Loan Servicing team through the following responsibilities:

Process Daily Customer Requests

You will handle a wide range of customer-initiated requests, including:

1. Name and address changes
2. ACH setup and removal requests
3. NSF notices
4. Issuance of privacy notices
5. New loan setup
6. Processing and tracking returned mail
7. Preparing Welcome Packets as required by the Consumer Financial Protection Bureau (CFPB) and the Real Estate Settlement Procedures Act (RESPA)
8. Producing mortgage discharges in accordance with Rhode Island and Maine state laws
9. Preparing and producing loan subordination packets following internal processes, procedures, and risk guidelines
10. Processing one-time borrower payments (electronic and non-electronic)
11. Preparing and submitting monthly MERS audit reports at the request of the Supervisor

You will research and resolve customer complaints and inquiries by:

- Reviewing mortgage file documentation
- Analyzing data to determine appropriate actions
- Ensuring timely and accurate responses
- Maintaining customer satisfaction and fostering positive borrower relationships

You will complete tasks governed by federal, investor, and state regulations, including:

- Loan payoff requests
- Final loan payments
- Mortgage discharges
- Subordination agreements

Additional responsibilities include:

- Assisting the Supervisor with data mapping for manual conversions
- Supporting the development of training materials for processes and procedures
- Providing cross-functional servicing support during peak periods
- Assisting with special projects as assigned
- Researching and resolving lost payments

How you will make an impact:

As a Customer Service Representative, you will help ensure a positive borrower experience and support the accuracy of our servicing operations by:

- Delivering professional customer service by phone, email, and occasional in-person interactions
- Actively listening, asking clarifying questions, and providing clear, accurate information
- Offering basic technical support for customers using our online portal
- Responding to written inquiries with clear, professional communication
- Researching and resolving complex customer issues in accordance with policies and regulations
- Documenting all customer interactions in the system of record
- Applying general knowledge of RI Housing loan products and basic escrow/RESPA requirements
- Supporting special projects and contributing to process improvements as needed

What success looks like in this position:

- Three years of customer service experience in a mortgage or consumer finance customer service setting.
- Strong customer focus, communication, listening, and analytical skills.
- Effective written communication skills.
- The ability to work in a fast-paced environment and to multitask is imperative.

- Ability to work with limited direct supervision.
- Strong computer skills and the ability to use standard Microsoft Office software.
- Bilingual ability preferred (particularly Spanish or Portuguese).
- Business Certificate or associate's degree in business administration or related field preferred, or equivalent work experience required.

Not sure if you meet all the qualifications? Let us decide!

Why RIHousing:

- Mission-Driven Organization
- Dedicated Workforce
- Parking Stipend
- Medical/Dental/Vision/Life Insurance
- Paid Time Off
- Retirement Options
- Education Reimbursement
- Onsite Fitness Classes
- Volunteer Days
- Winner of "Best Places to Work" 2016, 2018, 2019, 2021 – 2026
- Greater Providence Chamber of Commerce Worksite Health Award 2013 – 2026
- PBN's Healthiest Employers of RI 2025 & 2026

About RIHousing:

RIHousing works to ensure that all people who live in Rhode Island can afford a healthy, attractive home that meets their needs. RIHousing provides loans, grants, education, and assistance to help Rhode Islanders find, rent, buy, build, and keep a good home. Created by the General Assembly in 1973, RIHousing is a self-sustaining corporation and receives no state funding for operations.

Please apply through our career site: <https://www.rihousing.com/careers/>

- Contact Name: Rebecca Barrett
- Contact Email: rebarrett@rihousing.com
- Contact Phone: 401-443-1643