**RIHousing – Default Servicing Specialist**
**Salary - $50,581.00 - $60,697.00**

**What it’s all about:**

We are seeking a dynamic professional to join our Loan Servicing Department as a Default Servicing Specialist. This position is responsible for providing daily administrative support to the loan servicing, loss mitigation, and foreclosure teams. The Default Servicing Specialist will work closely with loss mitigation and foreclosure staff to perform a variety of support functions, including:

* Outreach to borrowers to follow up on the status of executed loan workout documents
* Tracking and recording received documents via Smartsheet
* Remitting documents to investors/insurers
* Retaining digital documents
* Preparing and submitting loss mitigation packages
* Providing phone support
* Preparing foreclosure packages for electronic referral to outside counsel
* Performing other administrative tasks related to foreclosure

This role requires knowledge of investor and insurer guidelines (FHA/GNMA, USDA, VA, FNMA, and FHLMC) as they relate to loss mitigation and foreclosure procedures, as well as familiarity with loan documents.

The ideal candidate will have strong communication skills and the ability to interact professionally with third parties, including borrowers, realtors, appraisers, and attorneys.

**What you’ll do on a daily basis:**
 The responsibilities of the position include providing administrative support to the loss mitigation and foreclosure teams through follow-up with borrowers on the status of loan modification documents. The position is also responsible for:

* The tracking and recording of executed loan modification documents via Smartsheet
* Remittance of original loss mitigation documents to investors and document custodians (GNMA, FHA, USDA, VA, FNMA, and FHLMC)
* Management of digital documents for loss mitigation and foreclosure
* Performing quality control review of financial packages for completeness, and review of executed loan modification documents for proper execution
* Customer service and phone support with borrowers
* Communicating with third-party vendors, including realtors, appraisers, and attorneys

**What you’ll bring to the team:**

* Phone support and borrower outreach regarding the status of documents
* Special projects as assigned

 **What you’ll need to succeed:**

* 3-5 years of experience in mortgage servicing and/or mortgage processing
* Experience with MS Office, including Smartsheet and Excel
* Prior customer service experience with strong verbal communication skills
* Strong attention to detail
* Ability to multitask, must have strong organizational and pipeline management skills

**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
* Flexible Work Hours
* If Position Eligible, Future Hybrid Work May Be Available
* Education Reimbursement
* Onsite Fitness Classes
* Volunteer Days
* Winner of “Best Places to Work” 2016, 2018, 2019, 2021 – 2025
* Greater Providence Chamber of Commerce Worksite Health Award 2013 – 2025
* PBN's Healthiest Employers of RI 2025

**RIHousing**strives to ensure that all people who live or work in Rhode Island can afford a healthy, attractive home that meets their needs.  A good home provides the foundation upon which individuals and families thrive, children learn and grow, and communities prosper.
  To achieve our mission, we:

* Offer fair, affordable, and innovative lending programs.
* Provide housing-related education to consumers and others.
* Promote and finance sensible development that builds healthy, vibrant communities.
* Provide housing grants and subsidies to Rhode Islanders with the greatest need.
* Team up with partners to improve everything we do.

**RIHousing** uses its resources to provide low-interest 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 privately funded public-purpose corporation. RIHousing requires its employees to be highly motivated and knowledgeable, have a sound understanding of the changing needs of Rhode Island's housing market, be willing to work within and toward a smoothly integrated operation, demonstrate a commitment to serve the people of Rhode Island, especially those with low and moderate incomes in need of safe and affordable homes, and possess a high level of integrity and deep respect for all Rhode Islanders, including customers, partners, and fellow employees.

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

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