



People Matter.



Inspiring Leadership



Strength of Character



Rock Solid Service

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1. Greeting

Start with a friendly greeting

- 💡 "Good morning/afternoon/evening, and Happy (insert National day here). Thank you for calling TMS/PLS. This is (your name). Who do I have the pleasure of speaking with today?"

Establish a relationship with the customer

- 💡 "How are you doing today, (their name)?"

Respond to what they say!

- 💡 "I am so glad to hear that!"
- 💡 "Oh no, I am so sorry to hear that. I'll do my best to get that resolved for you today!"

While you are greeting the customer, you should connect the call. See the "Connecting Calls" Job Aid for assistance.



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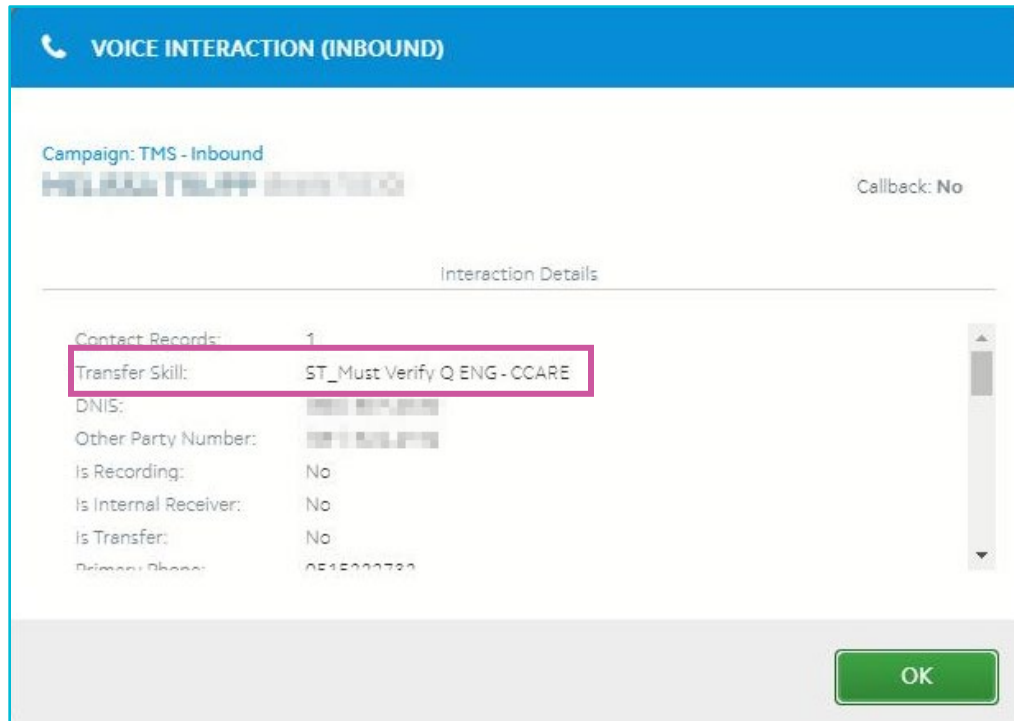
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2. Verification

If the customer is not verified...



Next to
Transfer Skill,
you will see
MUST VERIFY

💡 "I need to get you and your account verified before we continue. Can you please verify..."

You **must** get four points of verification from the customer in these instances. Here are the points of verification the customer can provide:

- ➡ Full name of customer 1 or customer 2
- ➡ Loan number
- ➡ Full property address, including city, state, and zip code
- ➡ Last four digits of social security number for either customer 1 or customer 2
- ➡ Email address on file
- ➡ Phone number on file
- ➡ Date of last payment received



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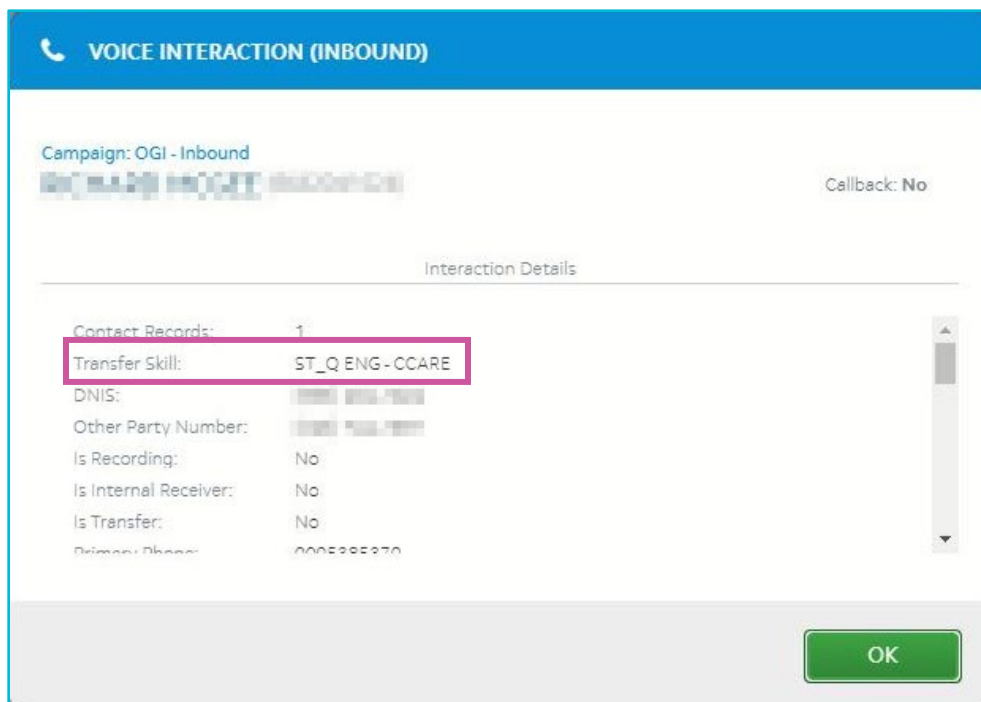


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💡 “Now that your account is verified, is your mailing address the same as your property address?” ... If we were to get disconnected, do we have your permission to call you back? If so, what would be the best phone number?”

It is important to note that, even if the caller is able to verify four pieces of information on the account, but they are not customer 1, customer 2, or an authorized third party, you cannot share loan specific information or make a request to send out documents on their behalf.

If the customer is already verified...



Next to Transfer Skill, you will **not** see **MUST VERIFY**

💡 “Thank you for coming through verified in our automated system. Can you confirm your mailing address for me?” ... “If we were to get disconnected, do we have your permission to call you back? If so, what would be the best phone number?”



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*If this callback number is not on the customer's account already, take the time to update it in SIME

3. Opportunity Screen

Choose something from the opportunity screen to discuss with the customer and update their preferences accordingly.

- 💡 "Is your preferred method of communication still (call/email/mail/text)?"
- 💡 "Happy early birthday!"
- 💡 "This month is 7 years since you purchased your home. Congratulations!"

4. Problem

Find out the purpose of the call

- 💡 "How can I help you today?"

Re-state the problem to the customer to ensure you're focusing on the right area

- 💡 "What I hear you saying is (problem). Do I have that right?"
- 💡 "You're trying to (xyz), is that correct?"

5. Solution

Explain what is happening on the account, what you're doing to resolve the problem, etc.



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6. Closing

Close out the call by summarizing the discussed content.

- 💡 "Now that you understand your escrow analysis, do you have any other questions for me?"
- 💡 "I have processed the payment on my end and put in a request to have that late fee removed. Is there anything else I can help you with today?"
- 💡 "I will be following up with you on (date) to ensure the issue has been resolved."

Ask the customer if there are any further questions

- 💡 "I hope you found today's call helpful. Thank you for letting TMS/PLS partner with you in your home ownership as it's our goal to continue to grow happiness. Is there anything else I can assist you with today?"

Offer the survey

- 💡 "I appreciate the opportunity to speak with you today. At the end of this call, please stay on the line for a brief 3 question survey about your experience with me today."

7. Disposition the call

A disposition is a general grouping of the content discussed in the call. Common dispositions include "Resolved – General Servicing Question," "RPC – One Time Draft Obtained," "Welcome Call Complete," or "RPC – COVID Impacted Borrower."



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