



# Welcome to Customer Service New Hire Training

Week 1 • Day 1 kickoff

# Your 10 days at a glance

## Week 1 • Foundations

### DAY 1

Welcome,  
resources &  
systems

### DAY 2

Verification, privacy  
& call flow

### DAY 3

Notes, tasks &  
documentation

### DAY 4

Payments, fees &  
history

### DAY 5

Delinquency basics  
+ check-in

## Week 2 • Mastery

### DAY 6

Escrow: taxes,  
insurance &  
analysis

### DAY 7

Loan transfers &  
common questions

### DAY 8

Hardship &  
assistance options

### DAY 9

Promise to pay &  
repayment plans

### DAY 10

Capstone calls &  
certification

# By Day 10, you'll be able to...



## **Protect every borrower**

Verify callers and authorized third parties before sharing any account details.



## **Find answers fast**

Use the servicing system, knowledge base, and policy library without guessing.



## **Explain the account**

Walk borrowers through payments, fees, escrow, and payment history in plain words.



## **Help in hardship**

Recognize hardship, set up a promise to pay, and route to the right assistance option.

# How your workbook works

Watch for these icons. They tell you what kind of learning is coming next.



## **Instructor-led**

We walk through it together. Take notes in the margins.



## **Activity**

Hands-on practice in the system or with a partner.



## **Role play**

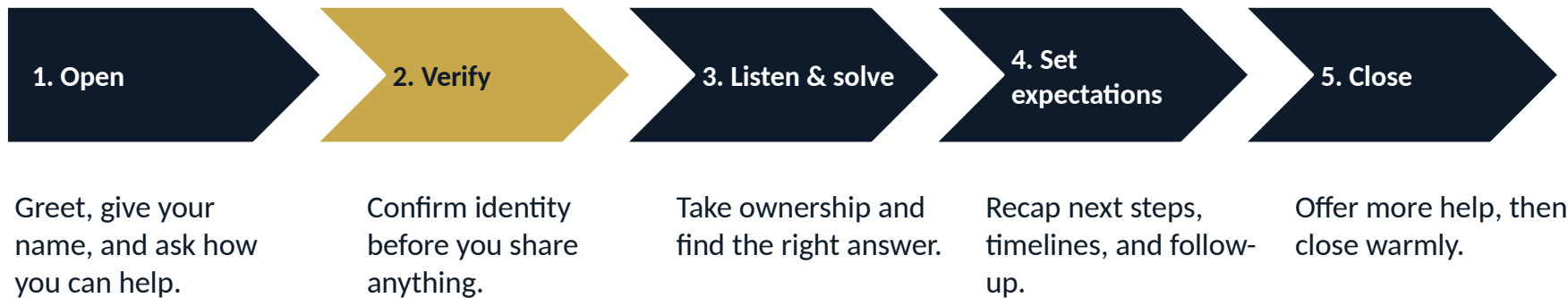
Practice real calls with feedback from an observer.



## **Knowledge check**

A few quick questions to lock it in. Not graded.

# Every call follows the same five steps



**Why step 2 is gold:** a missed verification is the one mistake that fails a call outright, no matter how well the rest goes.

# Verify before you share anything



## The rule

Full name, including any suffix, plus two more pieces of information that match the account.

## Choose two of these

- Last four digits of the Social Security number
- Complete property address
- Loan number
- Date and amount of the last payment

**Third party on the line?** Verify the borrower first and get their permission. No permission means no account details. Explain how to get authorized.

# What great sounds like

# 100

Every call starts at 100 points.  
The scorecard subtracts for  
anything missed.

## Compliance

Verification, privacy, accurate notes.  
Any miss is a critical fail.

-25 each

## Technical

Proper greeting, ownership  
statement, notes and codes.

-3 to -5

## Customer experience

Correct information, follow-up set,  
first-call resolution.

-2 to -8

## Professionalism

Empathy, tone, hold etiquette, no  
dead air.

-2 to -12

# Activity: resource scavenger hunt



**20 minutes • Pairs**

Use the knowledge base and policy library to answer each question. Note where you found it, not just the answer.

## Debrief

Each pair shares one answer and the path they took to find it.

- 1 Where do you find the fee for a payoff quote?
- 2 Which screen shows whether a third party is authorized?
- 3 What is an escrow shortage? Explain it in one sentence a borrower would understand.
- 4 How many business days before a scheduled draft can auto-pay be changed?

# Role play: the late-fee call

## Scenario

Ms. Rivera paid on the 16th. Her payment posted, but she was charged a late fee and she's upset. She wants it removed today.

**Your goal:** verify, explain the grace period, check whether a one-time waiver is allowed, and set clear expectations.



## Representative

Runs the call using the five steps.



## Borrower

Plays Ms. Rivera from the role card.



## Observer

Scores with the quality scorecard.

# Knowledge check

## Q1

A caller gives her name and loan number. Can you discuss her escrow balance?

## Q2

Which call step is a critical fail if missed?

## Q3

A borrower's son calls about his mother's payment. What do you do first?



# Before you log off

Tomorrow: verification, privacy & call flow

In your workbook, answer: Which part of the role feels clear now? What do you want more practice on?