

Bankruptcy Specialist/Bankruptcy Specialist, Sr.

Job Summary:

Responsible for monitoring and updating accounts in all chapters of bankruptcy, ensuring procedural documentation is filed in accordance with state/federal and company requirements/guidelines. Works to minimize losses, prevent litigation and complete the bankruptcy process within required timeframes and according to policies and procedures. Responsible for the more complex work assignments. May act as a lead or mentor to more junior team members.

Job Duties and Responsibilities:

- Receives and validates new bankruptcy notifications and sets up in the collection system.
- Analyzes accounts to determine the optimal course of action, while ensuring accounts are handled in full compliance with bankruptcy laws and company policies.
- Maintains current, advanced knowledge of bankruptcy law, FDCPA, FCRA and policies and procedures, both internal and legal
- Processes all bankruptcy related documentation, either manually or electronically, including but not limited to filing of Proof Of Claims and Reaffirmations.
- Required to directly or through referral, coordinate matters involving the disposition of collateral including redemptions, repossessions, voluntary surrenders and foreclosures with appropriate areas. May include internal and/or external resources.
- Prepares account maintenance forms for monetary and non-monetary transactions.
- Processes receipt of direct or trustee supplied payments and monitors payment plans on an ongoing basis.
- Coordinates efforts, as applicable, with internal and external legal counsel, management and other parties.
- Demonstrates professionalism with borrowers, outside consultants, law firms, co-workers and management.
- Responds to incoming calls from customers, attorneys, internal associates and others, as needed.
- Each team member is expected to be aware of risk within their functional area. This includes observing all policies, procedures, laws, regulations and risk limits specific to their role. Additionally, they should raise and report known or suspected violations to the appropriate Company authority in a timely fashion.
- Performs other duties as assigned.

The information on this description has been designed to indicate the general nature and level of work performed by employees within this classification. It is not designed to contain or be interpreted as a comprehensive inventory of all duties, responsibilities, and qualifications required of employees assigned to this job.

Synovus is an Equal Opportunity Employer supporting diversity in the workplace.

Minimum Requirements

Minimum Education: Associates Degree or equivalent work experience.

Minimum Experience: 2-5 years job related work experience

Certification(s): This position requires successful registration and issuance of a unique identification number from the Nationwide Mortgage Licensing System (NMLS) in compliance with the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE ACT). Registration must be accomplished within an established timeframe after initial employment and includes a nationwide finger print check.

Required Knowledge, Skills, & Abilities:

- Aggressive, well organized and detail oriented
- Above average written and verbal communication skills
- Exhibits professionalism in business interactions
- Proficient with collection system software
- Advanced knowledge of bankruptcy law, FDCPA, FCRA and bankruptcy policies and procedures

Applicants may apply online at

<https://recruiting.adp.com/srccar/public/RTI.home?c=1213901&d=External#/>.