# Bankruptcy Coordinator/Collector - Job Standards

Job Standards include: (Note: this is a representative list only - complete list provided with purchase)

### KNOWLEDGE OF WORK:

- Is fully knowledgeable in all aspects of the Bankruptcy Code, including interpretative rulings, court rulings, and other rules and regulations that specify actions and remedies available to creditors against debtors seeking relief under the Code.
- Knows how to correctly and concisely complete all legal forms, submissions and supporting documentation to enter claims, confront potential discharges, and protect and enforce, insofar as possible, the legal claims of the organization.
- Understands the culture of the organization, its lending and collection philosophy, and conducts recovery processes in concert with sound business and financial practices.

### **QUALITY OF WORK:**

- Maintains absolutely correct records of all essential facts concerning every borrower seeking court protection under the Bankruptcy Code.
- Maintains an accurate calendar of events, schedule of court hearings, required filing dates, and other
  date-sensitive requirements and ensures the timely completion of tasks and personal attendance at
  hearing and other meetings.
- Assesses potential losses for each loan where borrower has filed for court protection under the Bankruptcy Code and prepares a monthly report to management indicating potential loss and chargeoff requirement.
- Prepares a monthly charge off report to management on all bankrupt accounts in the form and manner prescribed by the Department Manager.

### QUANTITY OF WORK:

- Diligently initiates every process and action available under applicable legislation and regulation to recover loan balances plus collection costs.
- Completes new statements on reaffirmation agreements disclosing debtor's rights and obligations.
- Prepares complete and accurate data to presented to the Court regarding hearings, reaffirmation
  proceedings and attends the hearings to personally present the information, answer questions and
  advocate the creditor's right to recover the debt.
- Works all charged-off loans resulting from past and current bankruptcy proceedings to determine the collectability of such loans and prepares a monthly report of activities for the Department Manager.

# PROFESSIONALISM:

- Demonstrates professionalism at all times including; respect for the rights of others, ethical behavior, prudent and moral conduct, sound business practices and loyalty to the organization.
- Personal deportment is always at the required standard, including; adhering to the organization's dress code; practicing acceptable hygiene, grooming and personal habits; and personal appearance and conduct are always consistent with the organization's professional image.
- Treats all customer and staff business and information (both positive and negative) as completely confidential. Discloses information only to such individuals or organizations as might be required by legislation, organizational policy, or legally constructed and approved enforcement orders.
- Ensures that position and power is never compromised by reason of friendship, conflict of interest, nepotism, opportunity or otherwise.