



POSITION TITLE: Paralegal
REPORTS TO: Loan Solutions Assistance Manager
DEPARTMENT: Financial Assistance

POSITION SUMMARY:

Position is responsible for supporting RCU financial and legal objectives by providing guidance on legal processes for bankruptcies relative to mortgages, consumer and business loans and Member accounts through research, preparation, analysis and communicating pertinent information.

ESSENTIAL FUNCTIONS:

- Compiles data on RCU accounts by monitoring and tracking activity and new developments.
- Advises on collection actions by gathering information on specific accounts in accord with how applicable laws pertain to each scenario and set of circumstances.
- Coordinates legal processes in consort with bankruptcy courts, attorneys, trustees and RCU departments.
- Determines best course of action by reading and interpreting legal documents, including pleadings, dockets, and loan papers, as well as borrower, trustee, investor and attorney correspondence.
- Prepares and expedites filing of reaffirmations for consumer loans so appropriate collection activity is taken.
- Determines when attorney action, advice or interpretation is needed by following RCU and RESPA guidelines.
- Advises on critical dates by communicating information and reviewing electronic court docket for updated case status.
- Prepares and channels pertinent information to outside legal counsel on matters needing their attention.
- Ensures timely and prudent action is taken on RCU loan and share holders by monitoring relationship of bankruptcy filings with Credit Union business interests.
- Achieves and maintains effective working relationships with Member attorneys and external attorneys working on behalf of RCU.
- Identifies and manages high risk issues as they arise with Member accounts.
- Ascertains bankruptcy status, utilizing internal department applications, and moving loans to the next step in the process.
- Initiates relevant searches by identifying applicable statutes and judicial decisions.
- Compiles evidence and supporting information by examining records, discovery documents, transcripts, libraries, and databases.
- Prepares legal documents by identifying forms and formats; producing text; proofreading; and maintaining document control system.
- Initiates legal action by arranging for notice and subpoena service.
- Maintains database by organizing document control; designing retrieval systems; summarizing, coding, and storing documents and updating system.
- Provides written and verbal responses to all parties involved in the bankruptcy process.

MINIMUM QUALIFICATIONS:

Education/Experience

- Two to five years experience paralegal experience with emphasis on bankruptcies.
- High school diploma or equivalent.
- Paralegal certificate or equivalent experience.

Knowledge, Skills and Abilities

- Comprehensive knowledge of laws, regulations, principles and processes related to bankruptcies in financial institutions, including the bankruptcy court rules and filing.
- Strong analytical/problem solving, communication, organizational and interpersonal skills.
- Meticulous attention to detail.
- Insight and judgment to initiate timely and appropriate action.
- Skill in the operations of a PC and use of the Microsoft Office software and Browser based applications.

Licenses and Certifications

- California Drivers License.
- Paralegal Certificate

Physical Requirements

- Ability to stand, bend, stoop, sit, walk, twist and turn.
- Ability to lift up to 15 pounds.
- Ability to use a computer keyboard and calculator.
- Work environment is indoors; majority of the time is spent sitting at a desk.

This position description is subject to change and other functions may be assigned/re-assigned at management's discretion.

I understand that this position description does not represent an employment contract.

Employee: _____

Date: _____

Date: September 2010

Status: Non-exempt

Grade: 9