

## **MORTGAGE SERVICES & ARREARS MANAGER**

### **About the role**

The Society has undertaken a re-organisation and created this new role. Reporting to the Head of Mortgage Services this role forms a key part, delivering customer facing services to our mortgage members. You will have direct responsibility for the centrally based mortgage services and arrears team.

You will have responsibility for the day to day management of the team handling a variety of mortgage account based activities. This includes mortgages statements, interest rate changes, mortgage product set up and maintenance, redemptions and legal charge processes. This team also handles customer enquiries and helping customers who have mortgage payment difficulties. You will need to work with colleagues in the branch network where some enquiries originate and with external debt counselling agencies.

You will have worked in financial services and gained knowledge of the mortgage regulations that apply.

The role also includes ongoing development of policies and processes relevant to mortgage administration and arrears management. The role includes maintaining effective control and compliance with legal and regulatory requirements including arrears reporting to the Board and regulators.

### **Key Skills & Experience**

You will need to have experience of managing mortgage administration activities from immediate post completion through to redemption. This includes understanding the legal charge processes.

Experience of mortgage collections including management of direct debits, litigation and repossession is essential for this role. The role includes the maintenance of procedures relevant to the activities of the team. Having a good eye for detail and team management are other key success factors as the accuracy of customer records is a key performance metric.

It would be advantageous if your experience also included exposure to mortgage origination systems and customer facing applications on the web.

You will be responsible for managing the newly formed team, assisting them with their development and management towards collective targets. You will need to be able to work effectively with colleagues in other parts of the business.

### **The ideal candidate will**

- Be approachable and a team player
- Be well organised, focused, and have a 'can do' attitude
- Be a good communicator and team manager
- Hold relevant industry qualifications or a degree or suitable experience as a practitioner
- Understand the role of governance and risk management in the context of working in a regulated environment including those directly applicable to mortgages and arrears
- Appreciate the importance of mutuality as a business model