

ROLE PROFILE

JOB TITLE	MORTGAGE UNDERWRITER
FUNCTION	CUSTOMER SERVICES
POSITION	FULL-TIME (40 HOURS), PERMANENT
REPORTING TO	MORTGAGE SERVICES MANAGER
REPORTEES	NONE

JOB PURPOSE

To underwrite and process mortgage applications from across the Society's product range for both direct and intermediary business in accordance with Society credit risk policy and mandate limits, providing guidance as appropriate to internal and external customers in a manner to achieve the highest possible levels of customer satisfaction, whilst contributing to continuous improvement within the mortgage function.

KEY RESPONSIBILITIES

- To underwrite and process all mortgage applications within the Society's credit policy and risk appetite of the Society.
- To make underwriting decisions within policy, procedural guidelines, and delegated mandates.
- To contribute to the development of Society credit policy.
- To contribute to the continuous improvement of systems, procedures, and policy relevant to the mortgage function to ensure they meet and reflect the Society's core values, risk appetite and business requirements.
- To liaise and communicate effectively, promptly and provide effective technical support and expertise to internal and external customers whilst always delivering the highest standard of customer service.
- To ensure mortgage documentation including application case notes and rationales are fully and accurately recorded.
- To ensure system data is accurately keyed to guarantee the integrity of the data and consistency across the core systems to enable internal and regulatory reporting as required.
- To maintain and apply Society and industry wide knowledge relevant to the work within the mortgage underwriting role.
- To maintain and apply the required standard of training, competency, and compliance knowledge relevant to mortgage underwriting role.
- To undertake any other duties or projects that may be regarded relevant to the job role as required.

KEY PERFORMANCE INDICATORS

- Delivery of agreed services standards and KPIs including timeliness and accuracy.
- Achievement of personal and team goals.
- Delivery against personal development plan.
- Accurate data entry and record keeping for MI purposes.

SKILLS AND EXPERIENCE

- Underwriting both intermediary originated and direct business.
- Mortgage mandate ideally for a variety of mortgage types, e.g., residential, buy-to-let, self-build, self-employed etc.
- Ability to document and articulate rationale for decision making with accuracy and attention to detail.
- Contribution to development of credit policies and to business process improvement.
- Ability to make well-reasoned commercial judgements and decisions.
- Excellent telephone skills/manner.
- Planning and organising skills.

BEHAVIOURS

- Customer focussed.
- Can do attitude.
- Flexible.
- Attention to detail.
- Positive attitude to change.
- A team player.