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| Job Title | Mortgage Arrears & Securities Administrator |
| Location | Head Office, 6 High Street, Loughborough LE11 2QB |
| Department | Operations |
| Main purpose of role | To administer mortgage accounts in arrears, securities (deeds) and redemptions in accordance with Society policy and procedures, providing high quality customer service ensuring positive customer outcomes whilst contributing to continuous improvement within the mortgage function. |
| Key result areas / key tasks / main duties | <ul style="list-style-type: none"> a) To liaise and communicate effectively and promptly with internal and external customers on payment difficulties, litigation, possession and legal charge issues. b) To deal with all customers with a mind to achieving positive customer outcomes, recognising vulnerable customers and acting appropriately. c) To seek sustainable forbearance solutions and provide comprehensive guidance to internal and external customers on payment difficulties, litigation, possession and legal charge issues, making decisions within policy and procedural guidelines. d) To maintain comprehensive customer contact and impairment records and to fully document the rationale for decisions / course of action taken. e) To liaise and communicate effectively and promptly with all external service providers including debt support agencies, Solicitors, Conveyancers, and property managers. f) To manage properties in possession in accordance with Society policy and procedures, regulatory guidance, and industry best practice. g) To provide valid release of mortgage security and related documents no longer required by the Society, ensuring adequate security is maintained at all time. h) To contribute to the continuous improvement of service, systems, procedures and policy to ensure they meet and reflect the Society's core values, risk appetite and business requirements. i) To support the training/development of customer facing and administration teams in identification and reporting of impairment indicators and in handling initial contact from customers with payment difficulties. j) To ensure customer account notes are accurate, updated where appropriate and maintained to protect the integrity of the data and consistency across the core systems to enable internal and regulatory reporting as required. k) To monitor and report as required. l) To maintain and apply compliance knowledge relevant to the mortgage arrears and securities areas of responsibility. m) Maintain the required standard of competency and knowledge for the role. n) To undertake any other duties or projects that may be regarded relevant to the job role. |
| Responsible for staff / equipment | Not applicable |
| Reports to | Mortgage Services Manager |