

ROLE PROFILE

JOB TITLE	MORTGAGE SERVICES MANAGER
FUNCTION	HEAD OFFICE - OPERATIONS
REPORTING TO	HEAD OF OPERATIONS
REPORTEES	MORTGAGE UNDERWRITERS & MORTGAGE ARREARS ADMINISTRATORS

JOB PURPOSE

To manage the mortgage underwriting function to deliver a first class service to the Society's direct sales and intermediary channels and to provide effective management of the arrears function.

KEY RESPONSIBILITIES

- Management of the mortgage processing and underwriting function and compliance with Society lending policy, procedures and risk appetite.
- Management of mortgage arrears and securities (deeds) in compliance with Society policy and procedures
- Management of key corporate relationships relevant to the area of responsibility including but not limited to Valuation Panel managers and Legal Services providers
- On-going development of underwriters and arrears administrators providing day to day guidance and support, carrying out performance reviews, maintaining supervision records and providing constructive feedback as required.
- Building effective relationships with and the internal Direct Sales and Intermediary Sales channels providing guidance on matters of policy, technical support and expertise as required
- To contribute to the ongoing development of the Society lending and arrears policies and procedures to support exiting and the implementation of new product areas
- Contributing to the continuous improvement of service, systems, processes, procedures to ensure they continue to meet business requirements. This may include:
 - IT system testing for upgrades, fixes, product launches and changes.
 - review and updating of procedures and policies
- Maintenance of records and reporting as required
- To maintain and apply regulatory knowledge relevant to areas of responsibility including but not limited to MCOB and COCON
- To maintain the required level of personal and professional training and competency required for the role.
- To undertake any other duties or projects relevant to the job role.

KNOWLEDGE AND EXPERIENCE

- Must be a mandated underwriter with experience of mortgage underwriting across a range of product types including but not limited to; residential, buy-to-let, self-build, lending to older borrowers
- Experience of underwriting both intermediary and direct business would be an advantage
- Experience in working with and developing teams
- Conversant with regulatory requirements relevant to lending
- Arrears management experience would be an advantage.

SKILLS AND COMPETENCIES

- Ability to demonstrate commercial awareness and a pragmatic approach
- Ability to articulate and document well-reasoned rationale in support of decisions made
- Strong planning and organisational skills with ability to prioritise tasks and to work under pressure
- Confident with technology and IT systems

KEY PERFORMANCE INDICATORS

- Delivery of agreed qualitative and quantitative service standards
- Maintenance of records and controls within the areas of responsibility to the required standards
- Achievement of personal goals
- Delivery against personal development plan

BEHAVIOURS

- Confident and diplomatic in communication
- Decisive
- Works to high standards with attention to detail
- Customer focussed
- Enthusiastic with a can do attitude
- Positive attitude to change

Applicants should send their CV and a brief covering letter to careers@theloughborough.co.uk