

Job role: Underwriting Support



Responsible to: Underwriting Manager **Band:** Business Support

Department: Mortgage Underwriting

PURPOSE

Core Purpose: To provide administrative support to the pre and post-application assessment process and the mortgage underwriters. Ensuring new applications are processed and offers issued within the Society's service standards.

ACCOUNTABILITIES

- Pre-Underwriting processing/checks carried out on all direct and intermediary mortgage applications
- Loading cases onto fraud system (SIRA)
- Loading cases onto credit reference agency (Equifax)
- Maintaining Broker portal (Sitefinity)
- Process Due Diligence checks on Brokers where necessary
- Carry out Solicitor and Licenced Conveyancer checks
- Accurately check the Insolvency Register
- Updating and maintaining application tracking information on customer relationship management system (CRM)
- Loading mortgage applications onto central mortgage processing system (Activate)
- Instructing Mortgage Valuations (Quest)
- Packaging Mortgage Offers
- Dealing with all general application queries from both customers and brokers
- Taking and processing mortgage fee payments and refunds where required and approved (WorldPay)
- Identify, Support and Assist vulnerable customers and understand their need for flexibility. Use effective listening and questioning skills to enable potential issues to be detected and provide reassurance and support to our customer, whilst working within the requirements of our Vulnerable Customer Policy and FCA Guidance
- You must act to deliver good outcomes for retail customers
- The completion of wider team tasks where necessary to ensure operational efficiency/SLAs
- Support delivery of the Society's yearly commercial plan by assisting in the delivery of set annual mortgage completion targets
- Demonstrate first line risk ownership by ensuring accuracy and confidentiality in handling customer data, complying with Lending Policy, Underwriting Guidance and AML/Fraud Policies and procedures, and promptly escalating any identified risks or issues to the appropriate stakeholders

CORE COMPETENCIES

- **Oral and written communication skills** – effective written and oral communication skills required, using correct grammar and appropriate language. The ability to articulate technical mortgage data in a customer friendly style. Delivering excellent customer service levels and a surprisingly different customer experience.
- **Teamwork** – shares learning and information with colleagues and co-operates with team members to resolve problems and achieve goals. Enjoys working as part of and contributing to the overall success of a team.
- **Analysis & Application of Society Policy** - Apply Society lending policy rules to the customer situation, capture relevant information to provide a customer with an accurate lending decision.
- **Attention to detail** – Right first time mortgage processing, the ability to accurately package mortgage applications received ensuring an efficient transition to mortgage underwriting team and timely progression through to mortgage offer.
- **Regulatory Requirements** – work within the prescribed regulatory requirements outlined within the Society Training & Competence Scheme
- **Surprisingly Different** – Deliver excellent customer focused service delivery levels at all times, demonstrating flexibility and customer first behaviors.

KNOWLEDGE/SKILL/EXPERIENCE

Essential

- Confident, professional and engaging telephone manner
- Capability to work under own initiative as well as part of a team
- Excellent data entry skills with the ability to decipher information
- High levels of accuracy and attention to detail
- Willing to embrace change and to learn new skills
- Enjoy working in a team environment to deliver the Society mortgage business plan
- Excellent customer service levels with a flexible and positive “can do” attitude and personality
- Proficient in Microsoft Office applications (particularly Word, Excel)

Desirable:

- Financial services background
- Understanding of the house buying process and key stages of a mortgage application