



Job Description

Job title:	Mortgage Underwriter
Reporting to:	Mortgage Underwriter & Service Manager
Salary:	A competitive salary, contributory pension and private health insurance
Hours:	Full Time (37.5 hours) – office based
Location:	4 Market Square, Stafford, ST16 2JH

Purpose of the Position

Working within our Mortgage Team, the role requires the underwriting of mortgage applications.

The role involves reviewing and making decisions based on individual case profiles and risk. You will deliver sound customer outcomes with a fully documented rationale.

Responsibilities and Duties

- Have previous mortgage underwriting experience with a mandated authority;
- Used to working on complex mortgage applications;
- Responsible for the review of mortgage applications, through to execution of mandate at formal offer stage;
- Responsible in deciding to approve or decline mortgage applications according to lending policy and criteria;
- Verify documents to support the underwriting of a case;
- Review valuation reports;
- Effectively build positive relationships with internal stakeholders, solicitors, valuers and other third parties;
- Strong analytical skills which supports sound decision making in order to provide good member outcomes;
- Support the efficient management of Retention and Self-Build mortgages;
- Highly organised with the ability to prioritise and work to deadlines;
- Experience in producing work to a high level of accuracy;
- Self-motivated with an ability to prioritise own daily and weekly caseload;
- Contribute and support the ongoing development of Society procedures and processes;

- Contribute and support the ongoing development of lending policy and criteria;
- A minimum of 2 years mortgage underwriting experience;
- Embracing the Society’s values and promoting them effectively alongside the society brand;
- A team player with the ability to use own initiative;
- Maintain Financial Crime awareness alongside the requirement to report suspicious activity or mortgage fraud to the MLRO;
- Work within the Society’s Risk Management Framework, including all relevant policies, and exercise key controls to minimise risks;
- Operate in-line with our Keeping Us on Track culture.

Financial Crime

To ensure that Financial Crime, Anti Money Laundering and Fraud standards and guidance are adhered to as part of day to day activities as outlined by the Society’s policies and in line with regulatory expectation

Training

To ensure that mandatory training and required continuous development training is completed in order to demonstrate competency.

Data Protection

To ensure that Data Protection policy, standards and guidance are adhered to as part of day to day activities as outlined by the Society’s policies and in line with regulatory expectation

Conduct Rules

Adhere to Individual Conduct Rules as prescribed by the FCA and PRA

Risk Management

To take personal responsibility and escalate any incidents or risk events when they are identified.

Person Specification

Academic/Professional/Trades Qualifications

Essential	Desirable
A Level or equivalent	CeMAP qualified

Work Experience and Skills

Essential	Desirable
Experience of mortgage underwriting with a mandated authority	Experience of Self-Build lending
Analytical	
IT skills including word, excel and outlook	
Ability to prioritise workloads and work under pressure	

Personal Characteristics

Essential	Desirable
Team Player	
Attention to detail	
Self-motivated	
Judgement & decision making	
Positive Attitude	
Receptive and open to change	

Senior Management Regime:

Senior Management Functions PRA Rule: senior management functions	Not applicable
Prescribed Responsibilities PRA Rule: allocation of responsibilities	Not applicable
Other Function FCA SUP Rule 10C (SYSC 4 Annex 1G)	1. PRA: Material Risk Taker
Certification Staff	Not applicable
Conduct Rules	Individual Conduct Rules <ol style="list-style-type: none">1. You must act with integrity2. You must act with skill, care and diligence3. You must be open and co-operative with the FCA, PRA and other regulators4. You must pay due regard to the interests of customers and treat them fairly5. You must observe proper standards of market conduct

The duties and responsibilities of this job description are not exhaustive, and the post holder will be required to perform additional duties and responsibilities over and above those defined to meet the needs of the business.