

Job Title	Underwriting Lead
Reporting to	Head of Mortgages (HoM)

Main purpose of the role

The Underwriting Lead will have responsibility for leading the Mortgage Manager team within the Mortgage Department. You will ensure the team provides exemplary service to members, intermediaries and other stakeholders throughout the mortgage application process. You will lead the team with passion and enthusiasm by role modelling our target values and behaviours and delivering service excellence.

Main duties and responsibilities

- Lead the team in meeting SLAs for mortgage application processing
- Underwrite applications up to the delegated mandate and provide recommendations to senior stakeholders where an application is outside of personal mandate
- Operate as a referral point for the Mortgage Managers, supporting and guiding them in complex underwriting queries
- Support and mentor across the department and wider business
- Drive service excellence for our brokers and members by pro-actively seeking feedback and identifying process improvements
- Maintain excellent product and lending criteria knowledge. Support the HoM in making changes and improvements to lending criteria
- Provide monthly 1:1s for the Mortgage Managers and provide day-to-day coaching and leadership
- Provide support and coaching to the Mortgage BDM in lending criteria
- Provide direct support to HoM to implement strategic or business transformational changes
- Act as deputy to the HoM and stand-in where required
- Support in the day-to-day implementation of Quality Assurance activity and ensure high levels of adherence within the team
- Support the HoM in minimising and managing operational risk within the department
- Attending meetings to represent the department providing key insights and data backed information
- Support the HoM in management of third parties
- Attend internal governance forums to provide insight and assurance on underwriting activity

Skills/Expertise – Role Specific

- Previous mandate experience
- Ability to lead and motivate a team
- Complex lending experience
- Excellent levels of customer and broker service
- Adaptable, able to work positively in a changing environment
- Experience of attending and presenting to governance forums
- Passionate about process improvement and root cause analysis
- Experience of working with third parties
- Ability to manage a varied workload and manage the workload of the team
- Communication skills – We have a great team and as such need a great leader

Skills/Expertise – General

- Excellent communications skills both written and verbal
- Ability to work as both a leader and as part of a team

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| <ul style="list-style-type: none">• Ability to work without supervision, in an orderly manner, delivering quality, accurate output• Excellent time management and organisational skills – ability to plan, prioritise and organise tasks• Ability to resolve problems efficiently• Demonstrates initiative• Embrace the Society's values and demonstrate these in all aspects of the role• Good working knowledge of all the Societies policies and procedures, particularly compliance with AML, financial crime, GDPR and identification requirements |
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Behaviours
<ul style="list-style-type: none">• Embrace the Society's values and demonstrate these in all aspects of the role• Demonstrate a willingness to help others and other departments in times of increased workloads• Display and promote personal accountability and responsibility• Remain professional and courteous to members, brokers and staff at all times