

Job Description



Job Title	Mortgage Processing Administrator	
Date & Version	January 2025	Version: 5.0
Reports to:	Underwriting Team Leader	
Direct Reports:	None	
Produced by:	Head of Underwriting & Financial Support	

Leek, St Edward Street

Full Time, Permanent

35 Hours

Job, purpose and scope

To work as part of the Mortgage Operations function with responsibility for processing new mortgage applications from receipt through to offer stage, in a compliant manner and in line with the Society’s policies/procedures and service level agreements. All activities must be delivered whilst offering exceptional levels of customer service whilst ensuring that the Society’s interests are fully protected. The job holder will challenge processes with a view to improving customer service and business efficiency.

- Duties and key responsibilities**
- Main areas of work**
- Input and process all mortgage applications using the various mortgage systems.
 - Liaise with mortgage intermediaries and customers to request all supporting relevant documentation in a timely manner, ensuring requests are complete and accurate (right first time).
 - Ensure the application remains within the criteria of the relevant product conditions, the Responsible Lending policy and systems manual whilst processing.
 - Be vigilant with regard to potential fraud and escalate any concerns to Line Manager or Senior Underwriter.
 - Obtain and accurately review Credit Bureau information and take any necessary actions.
 - Accurately produce Mortgage Offers, applying the appropriate conditions as required.
 - Chase cases within own control in order to meet all service standards.
 - Provide assistance to all Mortgage Operations administrative processes where required.

Duties and key responsibilities

Communications:

- Engage effectively with customers and intermediaries, keeping all parties up to date with progress, chasing documentation required to support the application, within required timescales.
- Request appropriate references, valuation reports etc. ensuring all necessary documentation received meets the Society's lending criteria.
- Manage telephone calls to and from internal /external customers regarding queries on mortgage applications.
- Review and manage correspondence and enquiries, responding effectively within Service Level Agreements.

Systems:

- Assist with the testing of any new software releases on Activate and identify solutions to any system based problems, logging errors with SOPRA where necessary.
- Maintain the applicable sections of the Systems/Process Manuals.
- Ensure all relevant systems are updated following each touchpoint.

MI:

- Assist with the preparation of relevant MI for own area of work as required.

Change:

- Help embed change including new processes, procedures and systems updates and to provide feedback and suggestions for process improvements.

Risk:

- Identify and mitigate as appropriate, all business risks in relation to own business area and to ensure that risk events are recorded as required.

Conduct Obligations

Conduct Rules

All employees and NEDs are expected to act in accordance with the PRA and FCA Conduct Rules:

- You must act with integrity.
- You must act with due skill, care and diligence.
- You must be open and co-operative with the FCA, the PRA and other regulators.
- You must pay due regard to the interests of customers and treat them fairly.
- You must observe proper standards of market conduct.
- You must act to deliver good outcomes for retail customers.

Financial Crime

All employees and NEDs are expected to:

- Be aware of their personal legal obligations and the legal obligations of the Society in relation to Financial Crime
- Be aware of the Society's Anti-Money Laundering systems and controls and follow the Society's procedures
- Be alert for anything suspicious in respect of money laundering or fraud and report any suspicions in line with internal procedures
- Do not discuss any suspicions with anyone outside of the Society and do not 'tip off' a customer or prejudice an investigation

Person Specification

Qualifications and knowledge	• Computer literate with knowledge of Word and/or Excel • Knowledge of Initiate / Activate and CSR systems desirable. • Knowledge of Lending Policy (training provided). • CeMAP is desirable. • Knowledge of mortgage regulations applicable to own area of work. Regulatory Knowledge (Internal Training Provided): • TCF/Conduct Risk • FCA Regulation – BCOBS & Senior Manager Regime/Certification Regime/Conduct Rules • Anti-Money Laundering • Data Protection Act • Equality Act / Equal Opportunities • Complaints Procedure • Health and Safety
Experience	• Experience of an administration type role • Experience and knowledge of mortgage processing is desirable.
Skills and abilities	• Good organisational skills and the ability to prioritise workload. • Excellent communication skills (written and verbal) at all levels – is accurate and professional in communications. • Ability to work as part of a team and on own initiative to achieve common goals and contributes to good team morale. • Excellent interpersonal skills are required to clearly explain and justify the reasoning behind a particular request for information. • A consistent friendly approach to customers whilst promoting a professional image of the department and ultimately the Society is essential. • Supports own and wider teams to achieve objectives - willing to offer assistance and support to other business area's when required. • Working with team to tight time constraints e.g. to meet Service Level Agreements and to offer high levels of customer service. • Uses own judgement to solve day to day problems and takes ownership of complaints and issues and aims to resolve. • Resilient in changing and demanding circumstances. • Identifies process improvements in order to enhance customer service and business efficiencies.
Other requirements	• Travel to other business locations when required.

