

Job Description



Job Title	Underwriter	
Date & Version	July 2025	Version: 1.0
Reports to:	Chief Underwriter	
Direct Reports:	None	
Produced by:	Head of Underwriting & Financial Support	



Leek, St Edward Street



Permanent



35 hours

Job, purpose and scope

As a key member of the Mortgage Underwriting Team, the role is responsible for assessing and processing new mortgage and additional borrowing applications through to offer stage. This must be done in full compliance with the Society's policies, procedures, and service level agreements, ensuring sound lending decisions that protect the Society's interests.

The role demands a commitment to delivering exceptional customer service while maintaining operational integrity and regulatory compliance. The job holder will also proactively identify and challenge existing processes to enhance customer experience and drive business efficiency.

Duties and key responsibilities

Mortgage Underwriting

- Assess and underwrite mortgage and additional borrowing applications in line with product criteria, Responsible Lending Policy, and service standards.
- Review submitted documentation to ensure completeness, accuracy, and correct input into the Activate system.
- Provide clear, well-reasoned decisions to approve or decline applications, documenting rationale appropriately.
- Identify cases requiring referral to internal/external parties or escalation to higher mandate holders.
- Complete all required Mortgage Application Check Forms, applying relevant conditions, hold codes, and collateral codes.
- Recommend any cases outside mandate to the management team and ensure all cases hold a robust documented rationale for the lending decision.

Communication

- Communicate promptly and professionally with intermediaries, customers, and colleagues to ensure efficient application processing and accurate information exchange.
- Liaise with internal and external stakeholders to progress applications to offer stage within agreed timescales, proactively chasing outstanding items.

Duties and key responsibilities

Systems Management

- Support testing of new software releases on the Activate system, reporting issues and proposing solutions as needed.
- Maintain and update relevant sections of the Systems and Process Manuals.
- Ensure all systems are accurately updated following each interaction or decision point.

Management Information (MI)

- Assist in the preparation and delivery of MI reports relevant to the underwriting function.

Change & Continuous Improvement

- Support the implementation of new processes, procedures, and system updates.
- Actively contribute feedback and suggestions to improve operational efficiency and customer experience.

Risk Management

- Identify and mitigate risks within the underwriting process, ensuring all risk events are recorded in accordance with policy.

General Duties

- Perform any other reasonable duties as required, including providing cover for colleagues to maintain service continuity.

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	<p>Essential:</p> <ul style="list-style-type: none"> • Proficient in the use of Microsoft Word and Excel. • Strong general IT literacy • CeMAP qualification • Proven track record in processing Limited Company Buy to Let and Shared Ownership experience. • Awareness of mortgage regulations relevant to the role. <p>Desirable:</p> <ul style="list-style-type: none"> • Understanding of the legal risk involved in standard mortgage products including Limited Company Buy to Let and Shared Ownership lending • Familiarity with Activate and CSR systems. • Understanding of mortgage lending policies (training provided). <p>Regulatory Knowledge (Internal Training Provided):</p> <ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Proven experience in mortgage underwriting is essential.
Skills and abilities	<ul style="list-style-type: none"> • Strong decision-making skills with accountability for outcomes and risk awareness. • Excellent communication and interpersonal skills, with the ability to explain decisions clearly and professionally. • Well-organised and able to manage workload effectively under pressure to meet service standards. • Collaborative team player with initiative and a customer-focused approach. • Resilient and adaptable in a fast-paced environment, with a proactive attitude toward problem-solving and continuous improvement.
Other requirements	<ul style="list-style-type: none"> • Willingness to travel to other business locations as required.

