



# Mortgage Underwriter

Department:	Growth
Report to:	Underwriting Manager
Job Family:	TBC
Career Family / Job Capsule:	TBC
Key dimensions:	
Purpose of the role:	
<p>OFLM is a start-up business that will provide a range of Lifetime mortgage products to consumers over the age of 55 in the UK. It will undertake the design, marketing and mortgage processing from introduction through to completion and mortgage servicing.</p> <p>OFLM will look for excellence in all areas of the business and is developing leading technology solutions in its sector.</p> <p>OFLM is looking to recruit highly motivated individuals throughout the company and wants all its staff to be active in promoting good working relationships with customers and colleagues alike, to create a fun, hardworking delivery focused environment, where there is the opportunity for everyone to participate in its success.</p> <p>The ideal candidate will have strong inter-personal skills with a can-do attitude and will be a confirmed self-starter who is committed to meeting deadlines whilst maintaining quality of decisions.</p>	



Key accountabilities:

- Able in the medium term, to work towards a lending mandate and to underwrite mortgage applications in accordance with current lending policy.
- Operate as a team player within the New Business department and wider Company to ensure that all service standards and targets are consistently delivered.
- Support and help deliver underwriter training, coaching and mentoring to other team members as required.
- Operate in accordance with all required regulatory requirements
- Treating customers fairly.
- Identify and report events and suspicion in line with Anti-Money Laundering legislation and procedures.
- Understand and operate to the Company complaints procedure at all times
- Ensure all work is undertaken to a first-class standard by adopting a right first time attitude and approach.
- Ensure effective communication with internal and external customers, and third parties.
- Give guidance and support to Intermediaries, assist Intermediaries and applicants with queries, challenges, and appeals and to clarify Company requirements.
- Objectively review own and others underwriting decisions in light of challenge/ appeal or new information being provided and be prepared to recommend a revised decision if appropriate.

Skills / Experience / Knowledge:

- An experienced mortgage underwriter of a minimum of 2 years preferably with an equity release mortgage lender.
- Must have up to date knowledge of the regulatory environment in the UK
- Tactful communication skills.
- A strong commitment to customer service
- Ability to manage conflicting and demanding clients and priorities
- Excellent attention to detail



- Support the Operations Manager by demonstrating daily the proactive planning, management of workloads and recommendation of process improvement changes where appropriate.
- Manage and maintain relevant MI as required to manage own performance and as requested by the management team.
- Maintain and review a comprehensive set of measures on quantity and quality of applications received
- Develop and maintain the ability, after training, to competently operate and navigate through all IT systems required to undertake the job role
- Ensure quality of data is accurate and not compromised in a busy environment

## Values

Define who we are as OneFamily. They come from the beliefs we hold, the way we behave and how we want to work together for our customers. For OneFamily this means:

- Better together
- Being your best
- Being innovative
- Champion the customer's needs
- Doing what's right

Our values are unique to our brand. They give us purpose and focus. They are vital in helping us all 'do the right thing'. If we are confident that we are true to our values, then we can be sure that we are doing the best for our customers.



Adaptability	This job description is intended to provide a broad outline of the main responsibilities only. The post holder is required to be flexible in developing their role in agreement with their Line Manager. In addition, they may be required to carry out any other duties deemed appropriate within the role and expertise.
Performance Management	All employees have a responsibility to participate in regular one to ones with their manager and to identify performance standards of the post. As part of the performance management process every employee is responsible for participating in identifying their own training and development needs to meet the requirements of their role.
Health and Safety	Employees must be aware of the responsibilities placed on them under Health and Safety at Work Act 1974, and take reasonable care for the health and safety of themselves and of other people who may be affected by their acts or omissions at work.
Equality and Diversity	The Society is committed to building an environment where the diversity of its employees is valued, respected and seen as an asset to enabling delivery of the best possible service to our customers and colleagues. It is unlawful to discriminate directly or indirectly in recruitment or employment because of any of the nine 'protected characteristics' contained in the Equality Act 2010. These are age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation. Failure to comply with organisational policies on equality and diversity may result in disciplinary action.
Confidentiality	The unauthorised use or disclosure of customer or other personal information is regarded as gross misconduct and will be subject to disciplinary procedures, and could result in a prosecution for an offence or action for civil damages under the General Data Protection Regulations. (GDPR)

#### Regulatory

- To comply, at all times, with all regulatory, statutory and legislative requirements so far as they relate to the role
- To abide by the Rules of the Society at all times
- To understand and comply with all Group Governance Policies, as appropriate to the role
- To delivery all apportioned and assigned accountabilities and responsibilities



Individual Conduct Rules	
Rule 1	You must act with integrity
Rule 2	You must act with due skill, care and diligence.
Rule 3	You must be open and cooperative with the FCA, the PRA and other regulators.
Rule 4	You must pay due regard to the interests of customers and treat them fairly.
Rule 5	You must observe proper standards of market conduct.

Declaration	
I hereby confirm that I have read and understood the content of this Job Description and Person Profile and I accept the content as an accurate description of the role which I am required to perform.	
Job holders full name:	
Job holders signature:	
Date:	