

Underwriter

Job Title: Underwriter	Department: Residential Underwriting & Processing Department	Reports to: Team leader		
Main Purpose of Job <ul style="list-style-type: none"> To strictly underwrite and mandate loan applications against Group lending criteria whilst exceeding quality and turnover expectations. 				
Main Duties <ul style="list-style-type: none"> Exceed pre set KPI's and targets within a TCF framework. Proactively manage own pipeline and request and chase customers and 3rd parties for missing items through an effective programme of telephone and written communication. Proactively provide accurate case updates to each broker/ customer within agreed SLA's through consistent and accurately updating the Workplace Diary system. Ensure all cases are fully reviewed and an Underwriting Rationale applied to each application prior to funding. Accurately underwriting all applications against current lending criteria and processing guides. Ensure all FSA/CCL authorities are in place and valid at relevant stages in the process. Ensure Data Check 2 and Speak with Check 2 are carried out on all cases prior to funding. Ensure income and outgoings are calculated correctly with 100% accuracy. Ensure all data protection phone checks are carried out before discussing any application details with the customer / broker. Ensure all calls are answered within 3 rings and update or re-direct to the correct point to ensure first time resolution. Maintain up to date and accurate information on group product criteria and in line with the Training and Competency scheme. Ensure personal development is in line with the Training and Competency scheme. Provide consistently effective customer service. Ensure the customers understand all aspect of the procedures. Ensure complaints follow the correct procedure. Adhere to all Compliance and Training and Competency needs within the business. 				
Key Success Criteria <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> A. Individual Performance Indicator <ol style="list-style-type: none"> Exceed KPI's and set targets Quality Complaints procedure Maintaining knowledge </td> <td style="width: 50%; vertical-align: top;"> B. Expected Deliverable <ol style="list-style-type: none"> Achieve KPI's and sales targets Ensure quality of work including calls adheres to the Training and Competency framework Ensure all complaints follow the set procedure Ensure actions comply with industrial guidelines, regulatory bodies and relevant legislation </td> </tr> </table>			A. Individual Performance Indicator <ol style="list-style-type: none"> Exceed KPI's and set targets Quality Complaints procedure Maintaining knowledge 	B. Expected Deliverable <ol style="list-style-type: none"> Achieve KPI's and sales targets Ensure quality of work including calls adheres to the Training and Competency framework Ensure all complaints follow the set procedure Ensure actions comply with industrial guidelines, regulatory bodies and relevant legislation
A. Individual Performance Indicator <ol style="list-style-type: none"> Exceed KPI's and set targets Quality Complaints procedure Maintaining knowledge 	B. Expected Deliverable <ol style="list-style-type: none"> Achieve KPI's and sales targets Ensure quality of work including calls adheres to the Training and Competency framework Ensure all complaints follow the set procedure Ensure actions comply with industrial guidelines, regulatory bodies and relevant legislation 			
Behavioural Competency Profile <table border="0" style="width: 100%;"> <tr> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> Business Awareness: 1 2 3 4 5 Change Management: 1 2 3 4 5 Communication: 1 2 3 4 5 Customer Focus: 1 2 3 4 5 Improvement: 1 2 3 4 5 </td> <td style="width: 50%; vertical-align: top;"> <ul style="list-style-type: none"> Leadership & People Mgmt: 1 2 3 4 5 Planning & Organising: 1 2 3 4 5 Quality: 1 2 3 4 5 Team Working: 1 2 3 4 5 </td> </tr> </table>			<ul style="list-style-type: none"> Business Awareness: 1 2 3 4 5 Change Management: 1 2 3 4 5 Communication: 1 2 3 4 5 Customer Focus: 1 2 3 4 5 Improvement: 1 2 3 4 5 	<ul style="list-style-type: none"> Leadership & People Mgmt: 1 2 3 4 5 Planning & Organising: 1 2 3 4 5 Quality: 1 2 3 4 5 Team Working: 1 2 3 4 5
<ul style="list-style-type: none"> Business Awareness: 1 2 3 4 5 Change Management: 1 2 3 4 5 Communication: 1 2 3 4 5 Customer Focus: 1 2 3 4 5 Improvement: 1 2 3 4 5 	<ul style="list-style-type: none"> Leadership & People Mgmt: 1 2 3 4 5 Planning & Organising: 1 2 3 4 5 Quality: 1 2 3 4 5 Team Working: 1 2 3 4 5 			

Technical Skills

- PC skills including MS Excel and Word
- Telephone skills

Qualifications/ Knowledge/ Experience required

- GCSE (maths and English)
- Previous financial underwriting experience