

Role Title:	Senior Lending Manager
Reporting to:	Chief Executive Officer
Direct Reports:	Underwriting team

### Role Purpose

The role holder is responsible for the Society's lending portfolio, the underwriting of loan applications across the Society's residential and commercial books within risk appetites.

### Main Duties & Areas of Responsibility

- **Residential Lending**
  - Lead a small team of underwriters assessing and underwriting mortgage loans within agreed lending and product criteria.
  - Underwrite and sanction higher mandate, out of policy and/or complex mortgage loans across a mix of residential lending types.
  - Maintain the quality of the overall mortgage book by exercising a mandate in a way that demonstrates strong credit assessment skills.
  - Ensure compliance with lending policy, credit risk appetite, and regulatory expectations in accordance with relevant MCOB rules.
- **Commercial Lending**
  - Assess complex Commercial Lending proposals across all product areas including assessing the risk profile, financial performance, borrower backgrounds, property & project analysis and serviceability.
  - Be the subject matter expert providing support and guidance the Relationship Manager in the development of lending applications.
  - Sanction commercial lending applications within mandate escalating out of mandate propositions through to Credit Approval Forum.
  - Lead the periodic review of existing loans in accordance with policy and offer conditions.
- **Arrears Management**
  - Overall responsibility for arrears handling, monitoring and reporting, including case management through to re-possession where required.
  - Responsible for the application of lending policy across new and existing loans ensuring quality monitoring and reporting of key lending metrics.
  - Responsible for continued development and monitoring of lending policy, using insight to inform developments in policy that would improve lending performance.
  - Prepare comprehensive lending papers, MI, and reports to relevant governance fora.



## Skills & Experience

- Demonstrate an excellent understanding of mortgages and underwriting within a specialist lending environment and application of lending policy.
- Previous experience of dealing with Commercial Lending and Residential customers.
- Evidence of the ability to gather, analyse and interpret information from multiple sources and confidently discuss the results with stakeholders.
- Previous experience of assessing Commercial lending transactions in a business development or underwriting capacity.
- Comprehensive knowledge of regulated and non-regulated mortgage legislation and processes.

## Values

Fairness	Understands the strategic priorities. Pulls ideas, issues and observations together to clarify broad implications. Decides where resources should be focused to achieve strategic objectives. Delivers activity to agreed performance levels and standards.
Openness	Demonstrates the value of continuous development by engaging in own development as well as that of the team. Confidently has the difficult conversations about performance and capability. Identifies where working and cooperating with others can result in better services. Endeavours to work collaboratively. Builds a HPT through regular 1:1's, clear performance objectives, high value team meetings.
Responsibility	Builds and maintains relationships with a range of individuals. Manages sensitivities between individuals and groups. Overtly role models the giving and receiving of feedback. Demonstrates self-awareness and able to manage state appropriately.
Co-operation	Identifies where working and cooperating with others can result in better services. Endeavours to work collaboratively.
Activism	Understands the opportunities for change. Challenges the established view and encourages others to experiment and try new things. Works as a courageous change agent.