

## Job Description

Role Title:	Mortgage Underwriter
Reporting to:	Head of Credit & Underwriting
Direct Reports:	N/A
Salary:	£28,000 to £35,000 (depending upon experience)
Contract:	Permanent, Full Time
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 8am and 6pm (one-hour unpaid lunch)
FTE:	1.0 FTE
Place of Work:	Silsden / Hybrid with a minimum of 3 days in the office (as agreed with manager)
Benefits:	25 days holiday, plus bank holidays, Company Pension

### Ecology's Purpose

*In a world that doesn't add up, daring to be different is our calling, lending our power so everyone's story gets a chance to thrive.*

### Role Purpose

Responsible for the underwriting for customers seeking a regulated residential mortgage loan, while ensuring adherence to the Society's Lending Policy and Mortgage Procedures and compliance with all PRA / FCA guidance and regulations.

### Main Duties & Areas of Responsibility

- The underwriting of all regulated residential mortgage applications and further advances in accordance with the society ethical framework, ecological requirements, Mortgage Procedures and Lending Policy.
- The processing and approval within the agreed lending mandates of all Mortgage Offers, Retention Releases and Further Advances in line with the Society Mortgage Procedures and Lending Policy.
- Development and maintenance of a sound understanding and knowledge of key "green" building concepts and changing ecological requirements.
- Development and maintenance of personal technical skills and competencies as part of the Society Training and Competency Scheme.
- Maintain an awareness of the impact of all activities on the Society Risk Matrix and specifically Operational Risk and Credit Risk, reporting risk events as necessary.
- Ensure knowledge of and adherence to all appropriate Mortgage Regulation and Legislation e.g. PRA, FCA, MCOB, TCF, Conduct Risk & Consumer Duty etc.

## Job Description

- Understanding and implementation of agreed organisational policies and procedures – Fraud, Money Laundering, Data Protection, Information Security, Health & Safety, Complaints.
- Support the Head of Credit & Underwriting in the identification of improvements to existing processes and procedures which will enhance overall service effectiveness and efficiency.
- Maintain quality standards, minimising errors through a high degree of accuracy.
- Support the development of the Society's Operating Plan.
- Attend external events where required.
- The successful completion of the appropriate regulatory qualification CeMAP within 12 months of commencing the role.

### Skills and experience

- Minimum 2 years' experience in mortgage underwriting.
- Ideally CeMAP qualified or an appetite to attain qualification within 12 months of commencing the role.
- Understanding of Mortgage Regulation and Legislation e.g. PRA, FCA, MCOB, TCF, Conduct Risk & Consumer Duty.
- Ability to provide rationale to decision making.
- Excellent Written and Verbal communication.
- Excellent Customer service.
- Organisation skills.

### Other

- You have a legal duty to take reasonable care of your own health and safety and that of others and you are expected to be familiar with, and adhere to Ecology's Health and Safety Policy
- Ensure your work, communication and approach conforms to the values and behaviours of the Society.
- Keep up to date, and comply with Ecology's rules, Policies and Procedures as detailed in the staff handbook.
- Undertake any reasonable duties requested by management.
- This role has a six-month probation period.

Values	Behaviours
<b>Fairness:</b> Treating everyone individually and with respect	<b>Respect:</b> Due regard, care and consideration for colleagues, members, community, and the environment.
	<b>Shared Purpose:</b> A core purpose shared across the Society.
<b>Openness:</b> Receptiveness to each other's views and opinions	<b>Honestly:</b> Speaking and acting truthfully and ethically.
	<b>Openness (Receptiveness):</b> Open to internal challenge and external review and to sharing ideas and good practice.
<b>Responsibility:</b> Doing what we say we'll do. Making pragmatic decisions staying true to our values	<b>Accountability:</b> Willing to accept responsibility. Challenges inappropriate behaviour.
	<b>Reliability:</b> Consistently meeting external and internal commitments. Simply doing what we say we will do.
<b>Co-operation:</b> Working together, receptive to the knowledge and opinions of others	<b>Competence:</b> Knowledge and skill to do the job well. Keen to continually learn new skills and improve role-specific knowledge.
	<b>Team Working:</b> Collaboration and consideration for immediate and wider teams.
<b>Activism:</b> Empowering colleagues to be advocates for change	<b>Responsiveness:</b> Ability to adapt and innovate. Improvements made from lessons learnt. Allowing individuals to exercise appropriate autonomy and to deploy judgement they have developed.
	<b>Resilience:</b> Capacity to recover quickly from difficulties and shocks.

Acceptance

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_