

## Job Description



Role Title:	Mortgage Underwriter
Reporting to:	Head of Credit and Underwriting
Direct Reports:	N/A
Salary:	£28,000 - £35,000 (depending on experience)
Contract:	TBC
Hours:	35 hours per week, Monday – Friday, 7 hours per day, between the hours of 9am and 5pm (1-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.

- 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.

### Skills and Experience

- Minimum 2 years' experience in mortgage underwriting.
- 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
- As part of your role, you are responsible for upholding the principles of Consumer Duty by ensuring that the needs, preferences, and interests of members are at the forefront of decision-making, delivering fair outcomes, and acting in a way that promotes member trust and confidence

### Acceptance

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

## Job Description



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

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

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work	
<b>Deliver Together</b>	<p>We've always believed that, together we can achieve more. Working with our stakeholders and Members to create incredible impact.</p> <p>That's why <b>Deliver Together</b> is the heartbeat of everything we do. By combining our unique strengths, perspectives, and talents, we know there is no challenge too great, no goal too ambitious. Together, we're unstoppable.</p> <p>Deliver Together means learning from one another, recognising that every person brings something valuable to the table. We know the best solutions emerge when we combine our insights, learn from our differences, and respect each other's expertise.</p> <p>When we <b>Deliver Together</b>, we tackle challenges as a united front, sharing our successes, learning from our setbacks, and always supporting each other to be better. Creating something that's greater than the sum of our parts.</p> <p><b>Let's Deliver Together. Because together, we can achieve the extraordinary.</b></p>				<ul style="list-style-type: none"> <li>• I collaborate with others, considering the bigger picture and doing the right thing for Ecology and our Members</li> <li>• I deliver on our collective commitments, providing amazing service to our Members, and to my fellow colleagues</li> <li>• I am purposeful in my actions, respecting people's time and using it wisely</li> <li>• I choose the right communication tools and methods to align with the goals, complexity, and urgency of the activity</li> <li>• I evaluate the strengths of the team, ensuring that the right individuals are involved</li> <li>• I welcome diverse perspectives and encourage inclusivity</li> </ul>	
	<b>Lead With Care</b>	<p>At Ecology we care deeply about our planet, the people we work with and the Members we serve.</p> <p><b>Lead With Care</b> means being honest and supportive - the cornerstones of strong relationships and lasting success. It's about being authentic, patient, compassionate and understanding. It's appreciating that everyone's journey is unique and taking time to encourage, uplift and help each other.</p> <p>We recognise the power of words and the responsibility we carry when we communicate, offering feedback that is constructive and kind – and always keeping the well-being of others in mind. We share our thoughts clearly and respectfully, without fear of judgment.</p> <p>To <b>Lead With Care</b> is to embrace openness with courage, even when it's difficult, knowing that honesty drives meaningful change that makes a difference.</p> <p><b>Let's Lead With Care. In every action, every word, and every step we take.</b></p>				<ul style="list-style-type: none"> <li>• I am kind to myself, asking for help when needed</li> <li>• I build trust through consistency and reliability</li> <li>• I help when needed, stepping in with a willingness to support</li> <li>• I share truth with care, offering feedback that is constructive and kind, and delivering it in a way that helps others grow, without judgment or blame</li> <li>• I am mindful of how my actions, decisions, and communication affect people and our planet</li> <li>• I actively listen and seek to understand the needs of others, being present in the moment</li> <li>• I celebrate successes, offering thanks and praise for a job well done</li> </ul>
Values						
<b>Fairness:</b> Treating everyone individually and with respect		<b>Openness:</b> Listening to each other's views and opinions		<b>Responsibility:</b> Doing what we say we'll do. Making pragmatic decisions, staying true to our values		<b>Co-operation:</b> Working together, receptive to the knowledge and opinions of others
						<b>Activism:</b> Empowering colleagues to be advocates for change

Behaviour		Our Collective Commitments			Examples of Bringing My Best Self to Work	
<b>Own Your Impact</b>	<p>At Ecology, we make an incredible impact on our environment and the communities around us. And we all play a part in making this happen.</p> <p><b>Own Your Impact</b> is a promise to ourselves to take full ownership of our actions, our commitments, and the outcomes we create. It means delivering on our promises and taking accountability for the results we achieve.</p> <p>To <b>Own Your Impact</b> is to make considered decisions, even when the path isn't easy. It's about achieving a high standard of excellence and recognising that our individual actions contribute to the collective success of our team. We do what we say we will – and we do it to the best of our ability.</p> <p><b>Own Your Impact</b> means being proactive by anticipating challenges, taking the initiative to find solutions, and owning the process from start to finish. We lead by example, knowing that true accountability means creating positive impact that drives the right results.</p> <p><b>Let's Own Our Impact. Let's be accountable for our actions and for our future.</b></p>				<ul style="list-style-type: none"> <li>• I take ownership of my performance and development, achieving my objectives and building the skills I need for future success</li> <li>• I own the process from start to finish, taking responsibility for every step</li> <li>• I have clarity over my role and know what's expected of me</li> <li>• I do what I say I will, managing stakeholder expectations with clear communication and deadlines</li> <li>• I consider risks carefully, seeking feedback to guide my path and being mindful of possible outcomes.</li> <li>• I embrace feedback and use it to improve, seeking opportunities to learn from others</li> <li>• I am self-aware, reflecting on my own actions and impact, and I believe in my own abilities</li> </ul>	
	<b>Dare To Be Different</b>	<p>Ecology started from a brave decision to do something that others wouldn't. Pioneer the possible.</p> <p><b>Dare To Be Different</b> means stepping into the unknown with confidence, challenging the status quo, taking considered risks that may lead to incredible impact. It's about having the courage to voice new ideas, even when they seem bold or unconventional.</p> <p>To <b>Dare To Be Different</b> means making tough decisions, when others won't, and being brave enough to change course if it's the right thing to do. We are strong enough to own our mistakes, being resilient in the face of setbacks. We embrace failure, seeing it is a stepping stone to success, sharing what we learn to help each other.</p> <p>We lead with confidence to inspire others to greatness.</p> <p><b>Let's Dare To Be Different. Let's inspire the world around us.</b></p>				<ul style="list-style-type: none"> <li>• I speak up and challenge respectfully, with a focus on finding solutions</li> <li>• I'm positive and inspiring, strong in the face of adversity and resilient when facing setbacks</li> <li>• I don't let fear or disappointment derail my efforts</li> <li>• I'm brave enough to step out of my comfort zone, challenging the status quo to achieve the right results</li> <li>• I lead with humility, accepting my mistakes, listening to others, and being brave enough to change course when it's the right thing to do</li> <li>• I champion sustainability, pushing for positive change so we can create a better world</li> </ul>
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						<b>Activism:</b> Empowering colleagues to be advocates for change