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| JOB DESCRIPTION |

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| **Job Title:** | Specialist Lending Manager |
| **Line manager’s job:** | Alex Upton, Commercial Director  |
| **Department:** | Specialist Mortgages |
| **Team:** | Internal Sales, Specialist Mortgages |
| **Roles managed:** | N/A |
| **Core hours:** | Monday to Friday 9am-5.30pm, unless varied by your manager to meet business needs |
| **Based:** | Head Office and home by exception |
| **Business travel:** | Broker Visits & Trade Shows |

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| **JOB PURPOSE**The primary purpose of this role is a product expert, the job holder will establish and maintain Broker relationships ensuring the introduction of quality new mortgage applications in line with business targets and manage and progress a portfolio of loan applications through to completion. |

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| **KEY RESULT AREAS or ACCOUNTABILITIES*** Generate quality mortgage loan applications through our network of brokers in line with business targets.
* Work closely with the Business Development Managers, following up on appointments and new business leads.
* Take inbound calls on new loan scenarios, assisting the broker with loan structuring and product selection.
* Develop and maintain close and regular contact with brokers and clients ensuring communication of requirements to and from all parties are both clear and unambiguous.
* Discuss and follow up on all issued DIPs with the broker/client to ensure full understanding of requirements and product terms
* Update the company database and systems, maximising the systems capability and using it both as a task prompt and as an audit trail.
* Assist the broker with any questions the borrower may have with the terms/pricing/structure of the loan.
* Follow up and track initial loan enquiries.
* Achieve the monthly individual and company completion targets.
* Ensure the broker and client receive a ‘best in class’ service every time
* Work closely with underwriting to ensure HTB originates and maintains a quality loan portfolio.
* Discuss and process loans with borrowers direct if required
* Provide excellent customer service
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| **COMMUNICATIONS AND WORKING RELATIONSHIPS** (List positions) |
| Primary Internal Contacts:* MD
* Commercial Director
* Director of Sales
* Business Development Managers

Primary External Contacts:* Mortgage Brokers
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| **Qualifications/Experience*** At least 2 years’ experience in a customer service environment
* At least 2 years’ experience in a completions, servicing and collections role
* Intermediate level skills in Microsoft Word and Excel are essential.

**Competencies/soft skills*** Exceptional organisation and time management skills
* Experience in mortgage servicing
* Delivery of excellence in customer service, customer centric approach
* Risk awareness
* Good communication skills
* Team player

**Our Culture**All members of the HTB team are expected to demonstrate behaviour aligned with the seven core elements of Our Culture:**Customer focused*** Develop expertise in our markets
* Understand customers deeply
* Build strong relationships to fairly deliver what customers need

**Principled and ethical*** Lead by example through sound guiding principles
* Have respect for others
* Behave in a way that is consistent with our values

**Dynamic and decisive*** Seek to act on opportunities
* Continuously strive to improve
* Take prompt, confident action to achieve desire results

**Quality driven*** Actively support the agreed business / department strategy
* Focus on always delivering results
* Achieve high standards and meet expectations

**Informing*** Analyse and interpret data
* Share knowledge & deliver insights
* Support decision-making and drive higher performance

**Positive and enthusiastic*** Have a constructive attitude
* Stay motivated to meet personal / team commitments
* Celebrate success with others

**Collaborative*** Work together to succeed
* Maintain beneficial relationships & show empathy
* Strengthen our collective capability
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