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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 |