

## **JOB DESCRIPTION**

---

Role:	<b>Mortgage Administrator (Post /Pre completion)</b>
Reports to:	Mortgage Team Manager
Location:	Head Office – Harpenden
Hours of work:	Full-time, Monday – Friday 37.5 hours per week
Effective date:	18/06/2020
Review date:	June 2021
Version:	V5 January 2021

---

### **Job Purpose:**

Mortgage loan servicing to include Arrears and Forbearance, delivering the highest level of customer service to our customers.

### **Principal Duties:**

- Provide fast and efficient mortgage processing service at all times in accordance with the Society's Lending Policy and Procedures.
- Pre-completion administrative support where required to include case packaging, data input and processing.
- Arrears & Forbearance administration through to Possession including all regulatory requirements.
- Post completion administration to include Retentions, Redemptions, Payments, Deeds, Further Advances, Funds release preparation and Statement production ensuring all stages are processed in a timely and efficient manner.
- Customer service – liaison with internal and external stakeholders, including customers, brokers and solicitors, by phone, email or in writing.
- Input into MI, Reporting, Board and Committee requirements.
- Review and update policy and procedure documents as applicable
- Any other related duties as directed by the Management team.
- Training and development to be maintained and updated accordingly.

### ***Society Brand:***

- 'Live' the Society brand and communication strategy (internally and externally);
- Assist the Society in its promotion of independent mutuality.

### ***Other Responsibilities***

- Ensure all activities meet and integrate with organisational requirements for quality management, health and safety, legal stipulations, environmental policies and general duty of care;
- Protect the culture and standards of the Society in respect of its dealing with staff, members and external relationships.

### **Regulatory/Statutory Responsibilities:**

- Support the Society in ensuring adherence to all appropriate external regulations and legislation e.g. Building Societies Act, PRA Rulebook and FCA Handbook;
- Support the Society in ensuring all governance activities comply with agreed Society policies and procedures, including Risk Management; Fraud; Money Laundering; Data Protection; Information Security; Health & Safety and Business Continuity Management (BCP) ensuring a good understanding, a knowledge of the key risks and the duty of care required to abide by them to protect the Society.
- Must at all times comply with the FCA's Conduct Rules.
- Deal with the PRA/FCA in an open and co-operative way, and disclose to the regulator appropriately anything relating to the Society of which either the PRA/FCA would reasonably expect notice;
- Knowledge and understanding of FCA's PSD, MCOB and BCOB regulations and its implications to our business;
- Knowledge, understanding and adherence to the regulations relating to anti-money laundering, financial crime and anti-bribery and corruption. Ensure awareness of how to report suspicions to the MLRO, and your duty to avoid 'tipping off'.
- Ensure that you adhere to all audit and compliance requirements and Society Policy and Procedure.

<b>Competencies</b>		
<b>Knowledge</b>	<b>Skills</b>	<b>Behaviours</b>
Planning, organisation & efficiency	Attention to detail	Accountability
System and organisational knowledge	Customer focus	Adaptability and Flexibility
Assertiveness and challenge	Problem solving	Continuous improvement
Influence and persuade		Teamwork
Compliance/regulation		Communication skills
		Initiative and pro-activeness

### **Qualifications, Skills and Experience**

<b>Qualifications/Expertise</b>	<b>Skills</b>	<b>Experience</b>
CeMAP is desirable or a willingness to study for the qualification.	Excellent communication, relationship and negotiation skills.	An understanding of mortgage lending regulation and the mortgage lifecycle.
A working knowledge of mortgage related processing systems.	Accurate recording skills and attention to detail.	Acts with care, diligence and high ethical standards.
A sound working knowledge of Word, Excel and Outlook.	Organised individual with the ability to prioritise.	
Excellent levels of numeracy and literacy.	The ability to react positively to change, identify issues and assist in the facilitation of continuous improvement.	
	Can analyse and interpret data.	

#### **Senior Management Functions (PRA rule: SMF, FCA SUP Rule 10C)**

Nil

#### **Prescribed responsibilities (PRA Rule: allocation of responsibilities)**

Nil

#### **Business Activities:**

Nil

**Certification Function:**

Nil

**Policy Responsibility:**

Nil

**Procedural Responsibility:**

As per Procedure ownership

**Agreement**

<b>Employee Signature</b> _____ <b>Date</b> _____
---

This job description describes the principle purposes and main elements of the job. It is a guide to the nature and main duties of the job as they exist currently, but it is not intended as a wholly comprehensive or permanent schedule and is not part of the contract of employment. The Society reserves the right to vary or amend the duties and responsibilities at any time according to the needs of the business.