# Underwriters Spotlight

Get to know some of our underwriters and learn a little bit more about what they do.

## Natasa Cavka-Sheppard

Head of Mortgage New Business

**How did you end up working in underwriting?**

I started my career 26 years ago in financial services and quickly developed an interest in lending and risk assessment. Underwriting appealed to me because it combines analytical thinking with the opportunity to help people achieve their property goals. Over time, I gained experience in mortgage lending and progressed into an underwriting role.

**What is it about your role that you find most interesting?**

No two applications are the same. I enjoy assessing individual circumstances and looking beyond the standard criteria to find solutions for borrowers where appropriate. It's rewarding to balance risk while helping customers secure the funding they need.

**What is the biggest challenge that you face while underwriting?**

The biggest challenge is ensuring that every decision is fair, consistent, and responsible while considering a wide range of circumstances. It is important to carefully assess risk while also understanding the customer's individual situation.

**What do you enjoy the most about working at Harpenden Building Society?**

I enjoy the personal approach we take to lending. We can consider cases on their individual merits and work closely with brokers and customers. The supportive culture and great environment also make it a great place to work.

**What advice would you give to someone who's looking to go into your line of work?**

Develop a strong understanding of mortgages and financial services, be curious, and never stop learning. Building analytical and communication skills is important, and gaining experience in related areas such as customer service, mortgage administration, or processing can provide a great foundation.

**What are your professional and personal goals that you're looking towards for 2027?**

Professionally, I aim to further enhance my knowledge and skills, continue my professional development, and play an active role in supporting the Society's continued success and future growth.

**Who inspires you the most?**

I am inspired by individuals who lead by example and continually strive to make a positive difference.

# Paul Coleman

Senior Underwriter

**How did you end up working in underwriting?**

My first job in Finance after leaving school was with the American bank, Citi, in London. I worked in various mortgage roles until after about 3 years I started out as a Mortgage Underwriter.

**What is it about your role that you find most interesting?**

The sheer variety of clients that we come across and their differing financial backgrounds.

**What is the biggest challenge that you face while underwriting?**

Having to decline or push back on applications. It's important that you get the communication with the broker right in those situations.

**Can you explain the underwriting process, from the application to a final decision?**

Initial underwrite is the most important piece as you must ask the right questions on day 1. Often, there is no supporting information, so you have to base your affordability calculation on what's declared in the application form. Thereafter, you are assessing the various pieces of information as they are received and comparing them to what the application form said. Once you have received all the information, you can make your final decision using the tools that we have (e.g. affordability or rental calculators) and the skills & experience you have as an Underwriter to make the right decision for the client and the Building Society.

**What advice would you give to someone who's looking to go into your line of work?**

Learn the ropes in other roles before you get into Underwriting. It will give you a wider view of things.

**What are your professional and personal goals that you're looking towards for 2027?**

Looking forward to helping the Building Society grow and consolidating my role here after joining in April this year.

**Who inspires you the most?**

Teachers.

# Connor Rowe

Senior Underwriter

**How did you end up working in underwriting?**

I joined Harpenden Building Society in the mortgage processing team as my first role in financial services. I learnt a lot in my time in the processing role and after 18 months I progressed into the underwriting role.

**What is it about your role that you find most interesting?**

The variety of lending Harpenden offers means every case is different, this allows me to learn new things, and it keeps it refreshing, no two cases are ever the same.

**What is the biggest challenge that you face while underwriting?**

The ever-changing market conditions & uncertainty is the biggest challenge at the moment.

**What skills would you say are best suited to being an underwriter?**

Attention to detail, analytic mindset, good communication & efficiency.

**What is something the average person may not know about underwriting?**

The amount of time and level of detail that goes into a mortgage application before an offer can be issued. The level of information we have to assess, verify and provide our rationale for decisions may be more than people would expect.

**What advice would you give to someone who's looking to go into your line of work?**

Mortgage underwriting requires both analytical skills and sound judgment, so gaining experience in lending, banking, or financial services can be very beneficial.

**What are your professional and personal goals that you're looking towards for 2027?**

To continue to expand my knowledge, from an underwriting aspect to learn about new areas that the Society has entered or may consider entering in the future.

**Who inspires you the most?**

My inspiration comes from people who stay determined, keep learning, and work hard to achieve their goals despite challenges.