

Job Title: Experienced Underwriter

Reporting To: Head of Lending

Department: Underwriting

Location: Woking GU21 6DJ

Hours: Full-time

Opportunity Description

Step One Finance Limited is a rapidly growing specialist lender located in Woking, Surrey. The company is seeking full-time experienced Mortgage Loan Underwriters to assist with the growing volume of mortgage loan applications.

Purpose

Reporting to the Head of Lending, to provide a first class underwriting service for intermediary introduced business within Step One. Packaged Applications and Decision in Principle enquiries are to be underwritten in accordance with lending policy and price plans, FCA responsible lending practices, TCF principles and appropriate service standards.

Main Responsibilities

- Ensure that all lending files are reviewed throughout the underwriting process in accordance with the company's policies and procedures and TCF principles
- Ensure the accuracy of customer and loan related data that is captured within the underwriting forms, documents and internal systems.
- Establish and maintain effective working relationships with key 3rd party business partners. These include all intermediary partners, solicitors and valuation panel managers
- Ensure that all mandatory training is undertaken.
- Achieve satisfactory performance levels in all KPI's to maintain/achieve underwriting mandate
- Provide support to the Head of Lending and more senior team members as required including policy and procedure enhancements and recommendations for cases outside of policy for further review
- Approving cases with individual mandate levels
- Maintain an up to date market awareness of both lenders and intermediaries working in the second charge space as well as the regulatory rules and guidance for the market.
- Undertake relevant regulatory training to completed all three levels of CEMAP programme
- Provide suitable Mortgage advice, where possible, on applications received directly from customers.

Desirable Skills/Qualifications

- Underwriting experience in a lending organisation
- Ideally CeMAP qualified

Personal Attributes

- Strong team player who is committed, conscientious and hardworking.
- Strong attention to detail.
- 'Can do' attitude, flexible and solutions orientated.

- Confident and clear communicator.
- Open, honest, reliable and with integrity.
- Must pay due regard to the interests of customers and treat them fairly.

The role is not responsible for any staff members.

Why should you apply?

- The chance to join a fantastic company.
- To become part of a hardworking, dedicated team.
- To showcase your current knowledge and skill set in the field.
- To be a proactive member of the company.
- Casual dress.
- Company pension.
- Bonus Scheme.
- Cycle to work scheme.
- Private medical insurance.
- Referral programme.