



## FLEET MORTGAGES JOB DESCRIPTION

<b>Job Title:</b>	Completions Underwriter
<b>Department:</b>	Operations
<b>Responsible To:</b>	Operations Manager (Completions)

### JOB PURPOSE

To provide a professional, efficient and high standard of customer service to customers, intermediaries, valuers and solicitors.

Administration of Buy to Let mortgage applications after mortgage offer has been issued, facilitating a swift and smooth completion of the loan.

Acting in a compliant manner at all times in line with regulatory guidelines.

### DIMENSIONS

- Reports to the Operations Manager (Completions).
- Develops and maintains relationships with internal contacts and departments.
- Department service and quality standards must be achieved.

### KEY OUTPUTS & RESPONSIBILITIES

- Work to agreed objectives, service standards and deliverables.
- Ensure relevant documentation and information received is checked for adherence to policy and criteria.
- Deal with queries and enquiries effectively, accurately, and professionally, delivering excellent customer service.
- Provide a prompt reply to all written correspondence.
- Develop positive working relationships with colleagues.
- Make suggestions for improvements to processes to enhance service and efficiency.
- Adhere to internal/external compliance, credit review and audit requirements.
- Apply all aspects of the desired consumer outcomes of Treating the Customer Fairly (TCF).
- Use initiative to resolve queries outside own area of expertise.
- Train and mentor new team members.
- Take responsibility for your own learning and development.
- All other associated duties and responsibilities and carry out any tasks as required by management.



## QUALIFICATIONS & EXPERIENCE

- Previous experience of working within the mortgage industry with a strong underwriting or completions background.
- Proven ability to exercise good commercial and professional judgment.
- Excellent communication skills, both written and verbal.
- PC literate with a good knowledge of Microsoft Office products including Word, Excel, PowerPoint and Outlook.
- CeMAP preferred or a willingness to study.

## TECHNICAL COMPETENCES

COMPETENCE	DESCRIPTION
<b>Systems and technology</b>	<ul style="list-style-type: none"> <li>• Use of company systems - DPR</li> <li>• Use of telephony technology</li> </ul>
<b>Legislation and regulation</b>	<ul style="list-style-type: none"> <li>• FCA Regulations</li> <li>• Data Protection/Confidentiality</li> <li>• Health and Safety</li> </ul>
<b>Product knowledge</b>	<ul style="list-style-type: none"> <li>• Good technical knowledge of mortgage products and an understanding of lending criteria</li> </ul>
<b>Process knowledge</b>	<ul style="list-style-type: none"> <li>• Broad knowledge of processes across all products</li> </ul>
<b>Industry knowledge</b>	<ul style="list-style-type: none"> <li>• Knowledge of buy-to-let mortgages</li> </ul>

## PERSONAL COMPETENCES

COMPETENCE	PRACTICES
<b>CUSTOMER FOCUS</b> Knowing who your customers are, keeping the meeting of their needs at the forefront of your mind and taking responsibility for the service delivered to them	<ul style="list-style-type: none"> <li>• Pleasant and patient to customers at all times</li> <li>• Acts promptly to resolve customer problems</li> <li>• Regularly asks customers about their needs and expectations</li> <li>• Understands the importance of the customer</li> <li>• Regularly gives information to customers to help set expectations of what can be delivered</li> <li>• Tries to get others to see things from the customers perspective</li> <li>• Takes personal responsibility for ensuring customer problems are resolved</li> </ul>
<b>CHANGE ORIENTATION</b> The willingness and ability to respond to, support and initiate change in a positive manner	<ul style="list-style-type: none"> <li>• Accepts new or different types of work in a positive manner</li> <li>• Attempts to vary style to suit new situations</li> <li>• Works enthusiastically to adopt new initiatives</li> <li>• Looks for new ideas and ways to improve performance</li> </ul>

COMPETENCE	PRACTICES
<p><b>COMMUNICATING &amp; INFLUENCING</b> The ability to communicate effectively and to influence others to achieve goals or objectives</p>	<ul style="list-style-type: none"> <li>• Speaks and writes clearly, concisely and to the point</li> <li>• Considers needs and level of audience in communication</li> <li>• Listens effectively</li> <li>• Communicates enthusiastically and leaves customer feeling good about the interaction</li> <li>• Sounds people out in advance to check their views and tailors approach accordingly</li> </ul>
<p><b>ACHIEVEMENT DRIVE</b> The drive and determination to achieve high standards of excellent and ever improving customer service</p>	<ul style="list-style-type: none"> <li>• Gets the job done to the maximum standard achievable</li> <li>• Works to goals/targets set by others and self</li> <li>• Takes pride in getting the job done</li> <li>• Seeks and responds to feedback on performance</li> <li>• Approaches challenges with energy, enthusiasm, determination and oomph.</li> <li>• Puts in extra effort to deliver good quality work</li> </ul>
<p><b>TEAMWORK</b> Displaying the ability to contribute co-operatively and successfully in a customer focused Company</p>	<ul style="list-style-type: none"> <li>• Works co-operatively with others to complete tasks</li> <li>• Listens to what team and colleagues have to say</li> <li>• Communicates effectively with team and colleagues</li> <li>• Behaves in a way that builds trust</li> <li>• Proactively identifies and uses the skills and expertise of others to add value to overall results</li> <li>• Takes a flexible approach when working within a team and is willing to change roles when asked</li> </ul>
<p><b>QUALITY &amp; IMPROVEMENT</b> Meeting minimum standards of work output and finding way to continuously make improvements</p>	<ul style="list-style-type: none"> <li>• Gets the work done to a required standard</li> <li>• Does what is needed to deliver job outputs</li> <li>• Takes pride in getting the job done well</li> <li>• Understands personal contribution expected and its links to Company objectives</li> <li>• Brings opportunities for continuous improvement to the attention of others</li> <li>• Makes an active contribution to continuous improvement activities</li> </ul>
<p><b>PROFESSIONALISM &amp; BUSINESS INTEGRITY</b> The ability and willingness to align behaviour with the objectives, mission and values of the Company and to act in ways that represents the most positive image of the Company</p>	<ul style="list-style-type: none"> <li>• Maintains confidentiality as appropriate</li> <li>• Implements company decisions</li> <li>• Dresses appropriately to maximise positive impact on customers</li> <li>• Recognises and processes positively constructive feedback</li> <li>• Actively supports the company objectives, mission and values</li> <li>• Positively supports decisions which help the company in achieving its objectives</li> <li>• Focuses energy on achieving business objectives</li> <li>• Talks positively about the business to colleagues and customers</li> <li>• Co-operates with others to achieve organisational objectives</li> </ul>



<b>Name:</b>	
<b>Signed:</b>	
<b>Date:</b>	