



## FLEET MORTGAGES JOB DESCRIPTION

<b>Job Title:</b>	Roaming Onsite Underwriter
<b>Department:</b>	Operations
<b>Responsible To:</b>	Operations Manager (Underwriting)

### JOB PURPOSE

To provide a dedicated onsite professional and efficient service to a selection of Fleet's intermediaries.

Accurately analyse and understand key elements of all mortgage applications at every level of the process through to offer, whilst ensuring adherence to all Fleet Mortgages policies and procedures. Also to help protect Fleet Mortgages from fraudulent activity and act in a compliant manner at all times in line with regulatory guidelines.

### DIMENSIONS

- The job holder is expected to travel weekly to a number of selected intermediaries in Essex, Kent, Horsham and Southampton.
- The job holder is also expected to work from Fleet Head Office once a week.
- Reports to the Operations Manager (Underwriting).
- The job holder has an underwriting mandate up to £500k.
- Develops and maintains excellent relationships with intermediaries.
- Company 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.
- Responsible for approving offers for cases over tier one mandate level up to tier two.
- Refers loans to the Underwriting Operations Manager where they fall outside of the lending mandate held along with appropriate rationale.
- Develops and maintains positive working relationships with Head Office 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.
- Take responsibility for your own learning and development.



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- 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 experience of mentoring/coaching new team members.
- 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>

COMPETENCE	PRACTICES
<p><b>PLANNING &amp; ORGANISING</b> The ability to develop clear and logical step-by-step plans which set out what needs to happen, when, how and by whom</p>	<ul style="list-style-type: none"> <li>• Schedules day’s activities and uses time effectively</li> <li>• Plans how to deal with peaks and troughs in workload during the day/week</li> <li>• Gets on with useful work when things are quiet</li> <li>• Puts together plans which take a number of factors into consideration and which deliver the desired result</li> <li>• Can keep track of and manage several tasks simultaneously</li> </ul>
<p><b>CHANGE ORIENTATION</b> The willingness and ability to respond to, support and initiate change in a positive manner</p>	<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>
<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>



COMPETENCE	PRACTICES
<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>	