



## **Mortgage Executive (Senior Manager reporting directly to CEO)**

Mansfield - Nottinghamshire

£competitive + 10% car + bonus + benefits

The Mansfield Building Society is a long established, well capitalised financial services organisation with an excellent reputation in the industry. As a mutual, The Mansfield is committed to delivering great value services to its members both in the Midlands and on a national basis.

We are seeking candidates with significant leadership and (manual residential property) underwriting experience to become a key member of our Senior Management Team reporting directly into the Chief Executive.

This is an exciting time for The Mansfield - we are delivering renewed growth having posted a record year for both lending and profits in 2015.

Mortgage lending is the heart of our business and this is an excellent opportunity for an experienced candidate to develop our people, process and systems, to further enhance our lending capability, and drive forward our growth plans.

The successful candidate will be responsible for ensuring the mortgage function delivers optimum returns for the Society in line with our Corporate Plan and Risk Appetite as well as ensuring legal and compliance requirements are met. The role-holder will also have broader responsibility for contributing to a number of Board and Senior Management Committees.

Candidates should also have demonstrable potential to take on a broader Operational Executive role in due course.

### **Responsibilities of the role:**

- Manage the Lending Policy and recommend changes to the Risk Committee/Board  
Manage and develop the mortgage function in providing an efficient, compliant and personalised service with excellent customer care  
Maintain effective controls and procedures to manage risk
- Effectively manage business and regulatory changes
- Oversee the (improved) use of core systems, including upgrade testing and system enhancements
- Approve mortgages within delegated authorities
- Contribute to key Management and Board Committees including Credit Risk, Product, Asset & Liability, ExCo, etc.

## **Required Skills & Experience:**

Several years experience of direct mortgage lending with an in-depth capability in lending policy development and manual underwriting of residential property - **including specialist lending segments (buy to let, self build, shared ownership, lending into retirement, complex cases)** - development of affordability models; fraud prevention and arrears management

- Comprehensive understanding of the legal and regulatory framework for mortgage lenders including Prudential, Conduct, MCOB, MCD and BSOCS(SS20/15)
- Demonstrable skills in the assessment of applicant/property circumstances e.g. self employed applicants; buy to let commitments; self build projects; restrictive covenants, etc.
- Proven ability in coaching/mentoring underwriters and developing a high performing Mortgage team
- Effective verbal and written communication skills, preferably proficient in the use of Microsoft Office: Outlook, Word, Excel, Powerpoint

In line with recent regulation regarding Strengthening Accountability in Banking, the candidate will be required to be certificated as 'fit and proper' to undertake the role within the Society on an annual basis and adhere to the FCA and PRA Conduct rules.

**Closing date for receipt of completed applications is 24th March 2017**

For a discussion about this position please phone 01623 676301

To apply for the position please submit your CV and covering letter stating your salary expectations addressed to Vickie Preston; HR Manager, Mansfield Building Society, Regent House, Regent Street, Mansfield, NG18 1SS

or email [v.preston@mansfieldbs.co.uk](mailto:v.preston@mansfieldbs.co.uk)