

## THE MANSFIELD BUILDING SOCIETY JOB DESCRIPTION

<b>Job Title</b>	Mortgage Underwriting Supervisor
<b>Department</b>	Mortgage Customer Services Department
<b>Purpose of Job</b>	<p><b>1. Supervision</b></p> <ul style="list-style-type: none"> <li>• To effectively supervise the individuals within the mortgage underwriting team.</li> <li>• To oversee the Day to day activities within your team ensuring that processes run efficiently and effectively.</li> <li>• To continuously monitor and strive to achieve the Society's core lending objectives.</li> <li>• To use initiative and act as a problem solver and subject expert matter in respect of the Lending Policy, providing solutions instead of problems.</li> <li>• To deal with Performance Management/disciplinary issues with your line reports as and when they arise.</li> </ul> <p><b>2. Customer Services</b> To provide, and encourage the Underwriters to provide an excellent standard of customer service at all times. This should include:</p> <ul style="list-style-type: none"> <li>a. Ensuring that their individual pipelines are handled and progressed in an efficient manner avoiding any delays in and responding to the Society's customers.</li> <li>b. To ensure that you and your staff are treating customers fairly at all times whilst providing information that is fair, clear and not misleading.</li> </ul> <p><b>3. Support</b> – Be responsible for ensuring and providing:</p> <ul style="list-style-type: none"> <li>a. support to your underwriters addressing any knowledge gaps or training requirements they may have.</li> <li>b. effective support and communicating clearly with your Line Manager to advise of any emerging issues or risks.</li> </ul> <p><b>4. Training &amp; Development</b> – Instigate and deliver a training plan to ensure that all staff receive sufficient and adequate training to enable them to:</p> <ul style="list-style-type: none"> <li>• Carry out their day to day role responsibly and effectively.</li> <li>• Be fully conversant with Lending Policy, underwriting policies, procedure and controls whilst ensuring the Underwriters are compliant with all relevant statues and codes</li> <li>• Comply with Health and Safety requirements</li> <li>• To monitor and assess Trainee Underwriters skills and capabilities and recommend (when appropriate) progression and evolution to Underwriter role.</li> </ul>
<b>Responsible to:</b>	Mortgage Customer Services Manager
<b>Responsible for:</b>	Mortgage Underwriting team

<b>MAIN DUTIES</b>	
<b>Operations</b>	To identify improvements to both systems and processes to improve the efficiency of the underwriting team and mortgage department as a whole.
	To supervise, support, lead and motivate all staff.
	To be accountable and responsible for the routine day to day operations of your delegated team and to allocate, monitor and control the duties of the staff to ensure the smooth and efficient process. It is the responsibility of the Mortgage Underwriting Supervisor to ensure that new applications are dealt with effectively and within the set Service Level Agreement.
	To consult with the Mortgage Customer Services Manager and to be proactive and responsible for the day to day staffing arrangements of your delegated team.
	To provide support to the Mortgage Customer Services Manager and assist with any other duties which may be required.
	To ensure you effectively communicate to all staff in your delegated team to ensure they understand the Society's aims, objectives, standards and targets and how they, as individuals, help to achieve them.
	To ensure that you, and your staff adhere to the policies, procedures and controls of the Society.
	To provide written and verbal reports to the Mortgage Customer Services Manager in relation to workloads and resources as and when required and in accordance with specified timeframes.
	To take responsibility for ensuring that mortgage discharges (release of mortgage charge) are signed off in a respectable timeframe.
	To take responsibility for and to deal with both verbal and written complaints as and when they arise whilst adhering to the complaints procedure.
	To ensure that all Underwriting procedures (Post Offer) are kept up to date at all times.
	To assist/oversee with the administration of Pre offer cases as required, including letters, emails and telephone calls with the borrowers/solicitors to take the case to Offer. This will include regular meetings with the Underwriters receiving updates of their individual Pre Offer pipeline.
	To liaise with other staff, customers and external contacts as and when required.
	To carry out quarterly Quality Assurance checks and provide appropriate feedback to the Underwriters.
<b>General</b>	To carry out all duties as detailed and in accordance with documented policies and procedures
	To prepare and collate management information in accordance with laid down procedures and standards
	To ensure all targets/objectives as laid down are achieved.
	To promote the interests of and ensure adherence to the policies of the Society.
	To carry out all duties taking into account the principles of Treating Customers Fairly.