**Overall Purpose of the Role:**
The Underwriter is responsible for underwriting mortgage applications in accordance with the Lending policy, TCF principles and FCA responsible lending best practice. It is expected they will maintain a high level of relevant industry knowledge and apply the highest standards of risk based underwriting at all times. The relationship with other areas of the business is fundamental to the delivery of a seamless service to the client and the highest levels of proactive co-operation and approachability are expected.

**Key Accountabilities:**

* Underwrite and approve Bridging/ BTLs/Second Charge mortgage applications in accordance with the lending policy, TCF and responsible lending principles, and within authorised mandate. Recommend any cases outside mandate to the Head of Lending and ensure all cases hold a robust documented rationale for the lending decision.
* To be responsible for all underwriting queries, resolution of issues and decisions in principle for new cases.
* Ensure all correspondence including references and valuations are in line with lending policy and the appropriate mortgage product.
* Act fairly and reasonably in line with TCF and responsible lending principles in all dealings with intermediaries, solicitors and valuers etc...
* Build a close working relationship with key areas of the business to enhance the process from a system, service and quality perspective.
* Create an effective and efficient team to maximise productivity whilst adhering to all quality and service measures.
* Identify improvements to performance and the process, working with managers and other areas of the business.
* Undertake any required project work as directed by Head of Lending. Be flexible and to assist the wider business as and when required in other roles.

**Experience, Knowledge, Skills:**

* Experience in Bridging/BTL/Second Charge lending as an Underwriter holding a mandate for a minimum of 2 years.
* Ability to coach other members of the Underwriting Team
* To act with integrity at all times and embrace the treating our customers fairly policy
* Detailed understanding of organised fraud and measures/systems in place to avoid it.
* Able to demonstrate that they are proactive, hardworking, flexible and able to work under own initiative but also a team player.
* Demonstrate a full understanding of TCF, Responsible lending and regulatory knowledge applicable to the role.  Able to prioritise effectively to manage multiple underwriting functions
* Educated to at least GCSE level including Maths and English

**Other skills or qualifications that would be helpful:**

* Recent experience of Underwriting Bridging/BTL/Second Charge applications