



JOB DESCRIPTION

UNDERWRITER



Mission Statement

At first union we are committed to offering our customers the highest possible standards of service. In so doing, we are pleased to continue to support the principle of 'Treating Customers Fairly', better known as TCF; and the initiatives being taken by the Financial conduct Authority to further its implementation.

To our customers we are committed to;

- Making customers our Number One priority
- Delivering exceptional customer service
- Treating each customers' needs on an indivual basis
- Offering financial packages that meet our customers circumstances
- Ensuring compliance of the highest standard with the regulatory authorities
- Continuous improvement and innovation in the way we do business

To our staff we are committed to

- Ensuring the welfare of our staff
- Working together to achieve goals
- Listening to staff and valuing feedback
- Creating a challenging, regarding and exciting working environment
- Developing team spirit
- Continuous improvement and innovation in the way we do business



Job Title: Underwriter

Remuneration: circa £20,000 plus bonus

Working with: Senior Underwriter/Team Leader

Role specification

- Underwrite and administer a portfolio of mortgage cases from application through to completion.
- Ensure Company standards, compliance and money laundering procedures are strictly adhered to
- Ensuring correct package cases to Lender.
- Maintain and keep updated on knowledge of lenders criteria
- Ensure daily reminders are worked correctly and promptly.
- Demonstrate a professional and responsible attitude offering good customer service to our clients and suppliers (Lenders, Solicitors, Banks and Building Societies)
- Ensure all mortgage and payment protection applications are administered thoroughly.
- Discuss with clients lenders offer, key facts illustrations and payment protection in a knowledgeable, professional and helpful manner.
- Achieve Company team and individual completion targets.
- Attain Company turnaround time on cases
- Attention to detail and accuracy of notes, documents produced

Person Specification

- Undertake training to obtain professional qualification (CeMap) and for ongoing development within the Company
- Participation in the online Company training
- Ensure regular study of CeMap module material
- Ability to demonstrate initiative, urgency and loyalty to ensure targets are met within the team and individually.
- Excellent customer service skills
- Attention to detail

