

## JOB DESCRIPTION

<b>Job Title</b> Mortgage Administrator  <b>Name of Post holder:</b>	<b>Date &amp; Version Control</b> Date: February 2021 Version: 2  Produced by: Louise Simpson
<b>Reports to</b> <b>Mortgage Administration Manager</b>	<b>Direct Reports</b> N/A

### Job Purpose & Scope

To work as part of the Mortgage Administration Team with responsibility for ensuring mortgage accounts are administered accurately, in a timely manner, are compliant and in line with the Society's policies/procedures and service level agreements. All activities must be delivered whilst offering exceptional levels of customer service, with a view to retaining existing customers. To challenge processes with a view to improving customer service and business efficiency.

This role reports into the Mortgage Administration Manager.

### Duties and Key Responsibilities

#### Make changes to existing Mortgage accounts

- Administer requests to make changes to accounts including registration of deaths/marriages, name and address changes, change in repayment method
- Administer mortgage payments including capital repayments, card payments, refunds, cheques and direct debits, including rejected items on suspense accounts
- Administer requests for Product Transfers
- Produce/check redemption statements ensuring penalties and charges are accurate
- Check interest/repayment calculations following interest rate changes due to product anniversaries/expiries
- Assist with the administration of Leek United Home Loans' mortgage books

#### Manage Deeds/Registration and release of Charges, ensuring the Society's interests are protected

- Ensure charges are registered at HM Land Registry following completion of a new mortgage
- Administer requests for transfers of equity, release of security, consent to let
- Manage requests for title deeds ensuring the Deeds System is updated, monitoring outstanding title deeds. Carry out annual deeds audit
- Maintain/update the panel of Solicitors

#### Communications:

- Assess and action correspondence received in line with service standards
- Effectively manage telephone calls from internal/external customers, meeting service standards and resolving queries independently where appropriate

- Effectively manage adhoc communications from 3<sup>rd</sup> parties and customers such as 2<sup>nd</sup> mortgage questionnaires, Notices of 2<sup>nd</sup> charges, Certificates of Loan interest paid
- Assist with the production of annual mortgage statements, rate change mailings and adhoc communications, investigating and correcting any errors before arranging for external printing and despatch
- Effectively manage the Interest Only Mortgages in line with Policy.

**Systems:**

- Assist with the testing of any new software releases on CSR / Activate and identify solutions to any system based problems, logging errors with SOPRA where necessary
- Make account amendments including interest controls, repayments, account types
- Review and action exception reports on an adhoc basis

**MI:**

- Assist with the preparation of relevant MI for own area of work as required

**Change:**

- Help to embed change including new processes, procedures and systems updates and to provide feedback and suggestions for process improvements

**Risk:**

- Identify and mitigate as appropriate, all business risks in relation to own business area and to ensure that risk events are recorded as required

Carry out any other duties as may reasonably be required including providing cover for colleagues when necessary

**General Obligations & Responsibilities****Conduct Rules**

All employees are expected to act in accordance with the PRA and FCA Conduct Rules:

- You must act with integrity
- You must act with due skill, care and diligence
- You must be open and co-operative with the FCA, the PRA and other regulators
- You must pay due regard to the interests of customers and treat them fairly
- You must observe proper standards of market conduct

**Financial Crime**

All employees are expected to:

- Be aware of their personal legal obligations and the legal obligations of the Society in relation to Financial Crime
- Be aware of the Society's Anti-Money Laundering systems and controls and follow the Society's procedures
- Be alert for anything suspicious in respect of money laundering or fraud and report any suspicions in line with internal procedures
- Do not discuss any suspicions with anyone outside of the Society and do not 'tip off' a customer or prejudice an investigation

**Certification Regime Obligations**

Not applicable to this role

**Senior Manager Regime Obligations**

Not applicable to this role

**Person Specification**

<b>Qualifications &amp; Knowledge</b>	<ul style="list-style-type: none"> <li>• Keyboard skills essential. Knowledge of Word and/or Excel essential</li> <li>• Knowledge of Activate and MSS systems desirable</li> <li>• Knowledge of Lending Policy is required although training will be provided</li> <li>• CeMAP is desirable</li> <li>• Knowledge of mortgage regulations applicable to own area of work</li> </ul>
<b>Experience</b>	<ul style="list-style-type: none"> <li>• Previous experience of working in a mortgage environment would be desirable</li> <li>• Experience of working within a previous administration role is essential</li> </ul>
<b>Skills &amp; Abilities</b>	<ul style="list-style-type: none"> <li>• Good organisational skills and the ability to prioritise workload</li> <li>• Excellent communication skills (written and verbal) at all levels – is accurate and professional in communications</li> <li>• Ability to work as part of a team and on own initiative to achieve common goals and contributes to good team morale</li> <li>• Excellent interpersonal skills are required to clearly explain and justify the reasoning behind a particular request for information</li> <li>• Confident telephone manner required to contact customers by telephone to discuss their financial circumstances and find solutions to meet their needs</li> <li>• A consistent friendly approach to customers whilst promoting a professional image of the department and ultimately the Society is essential</li> <li>• Supports own and wider teams to achieve objectives - willing to offer assistance and support to other business area's when required</li> <li>• Working with team to tight time constraints e.g. to meet Service Level Agreements and to offer high levels of customer service</li> <li>• Uses own judgement to solve day to day problems and takes ownership of complaints and issues and aims to resolve</li> <li>• Resilient in changing and demanding circumstance</li> <li>• Identifies process improvements in order to enhance customer service and business efficiencies</li> </ul>
<b>Other Requirements</b>	<ul style="list-style-type: none"> <li>• Flexibility around working hours and Saturday mornings are required on occasions</li> </ul>