



### Role Profile

**Role Title:** Mortgage Underwriter

**Department:** New Business

**Reporting to:** Underwriting Manager

**Purpose of Role:** To consistently provide an effective and efficient mortgage underwriting service from application to completion, underwriting mortgage applications within lending policy and approved lending mandate. Delivering exceptional professional levels of service to all parties involved in mortgage origination process by always putting the customer first and adhering to Consumer Duty requirements.

Quality, accuracy and high levels of performance are essential to achieve Company objectives for growth whilst maintaining the Foundation Home Loans brand.

### Key Accountabilities

- Maintain the quality of the overall mortgage book by exercising an underwriting mandate in a way that demonstrates strong credit assessment skills
- Exceptional attention to detail, ensuring all applications are underwritten within internal policies, procedures and criteria as well as remaining compliant with all applicable regulatory guidelines
- Provide recommendations for applications outside of mandate ensuring all cases hold a robust documented rationale for the lending decision
- Developing and maintaining key relationships with internal and external business partners and customers
- Meet key performance indicators and service levels by working to agreed objectives and deliverables
- Proactive and positive communicator, who is naturally organised, enjoys achieving stretching targets
- Maintain up to date awareness of current market, financial and regulatory requirements
- Shows ambition and takes ownership for personal development and learning
- Telephone call handing, including Business to Business with Packagers, Brokers and Solicitors
- Assess decision in principle and full mortgage applications through all key stages and make strong recommendations for lending
- Carry out any tasks or activities required by Manager

### Essential Skills/Qualifications:

- Underwriting Mandate held within a commercial or mortgage environment, preferably covering specialist lending which will include complex lending structures, specialist property types such as HMO/MUBS/STLs and Limited Company borrowing
- Understands all key elements and stages of mortgage applications at every level of the process
- Strong understanding of regulatory landscape, DPA, Money Laundering, TCF, MCOB, Fraud aware and Consumer Duty



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- Adaptable and flexible to enable department to deliver exceptional customer service
- Approachable, bright and with a sense of humour, able to remain calm when working under pressure
- Dynamic and enthusiastic, with a strong desire to achieve
- Strong decision making and organisation skills. Ability to work to strict deadlines whilst maintaining a good level of productivity
- Enjoys working in a busy, lively environment and has the ability to adapt quickly and effectively to change
- Good Team player
- PC literate with knowledge of Microsoft office products and outlook
- Pro-active and alert to making suggestions for process and system improvements
- Experience of the Financial Services industry and supporting regulations including Consumer Duty (CD), Treating Customers Fairly (TCF) and Environmental Social and Governance (ESG) is preferred however training will be given where required.

**Desirable Skills/Qualifications:**

- CeMap preferable or happy to study towards qualification

**Our people embrace our values:**

**Fair** - We are open minded and make unbiased, consistent decisions.

**Accountable** - We take ownership of situations so that our customers experience efficiency.

**Customer first** - We understand what our customers want and build strong relationships.

**Transparent** - We communicate clearly and concisely, ensuring that we are open with information.

*This role involves regulated activity and the job-holder will be trained accordingly*

