

ROLE PROFILE

Job Title	Mortgage Case Processor
Salary	£23k-£27k dependent on experience
Location	Remote/Regional & Manchester (Head Office)
Hours	9.00am-5.30pm Monday-Friday (28 days holiday incl. Bank Holidays)

- If you are happy and productive working from home and contemplating how your working patterns will change over the coming months there is an exciting opportunity to be part of the next phase of growth plans of a well established mortgage business. TFC Homeloans have traded continuously for over 30 years and are considered to be the leading distributor of specialist residential & commercial mortgages, 2nd charge and bridging loans.
- We managed to convert to a 100% paperless process in 2018 and recent experience has shown us how flexible working can provide great customer service whilst enhancing employee satisfaction.
- We provide a mortgage placement and processing service to a large proportion of the UK Directly Authorised and Appointed Representative Financial Adviser market using our unique, cloud based, sourcing & processing platform. We are taking this opportunity to build on the success of remote & agile working arrangements that our business has been able to offer over the last 3 years.
- We are recruiting for positions at Head Office in Manchester as well as 12 UK regions. We aim to provide dedicated localised support to existing & new accounts, helping to build strong relationships by providing excellent customer service.
- The ideal candidate will be self-disciplined and able to work as part of a dispersed team to support each other and our customers. You will collate and analyse information provided by brokers for their clients mortgage application via our online portal, 1App. Once satisfied with the accuracy of the data you will submit these applications to the lender to obtain an offer ready for the team to process through to completion.

Person Specification

- Experience of processing mortgages or secured loans
- Sound knowledge of FCA regulations including TCF
- Computer literate and proficient with MS Office applications with Excel at intermediate level
- Ability to manage own workload efficiently and with attention to detail
- Proactive approach to building relationships with exceptional communication skills
- Strong objection handling and problem solving skills
- Positive and tenacious approach towards challenges and change
- A professional and mature approach to work and feedback
- Takes charge of their own development and proactive in maintaining up to date product knowledge
- Good standard of general education
- Having or working toward the full CeMap qualification (full training will be provided if needed)

Key Accountabilities

- Managing own caseload of mortgage and secured loan applications, to ensure that they are processed efficiently to the standards required by the FCA, TFC Homeloans and the specific lender criteria
- Communicating effectively and efficiently by email and telephone, using appropriate industry terms in a confident, polite, friendly manner, liaising with stakeholders to gain full information for case management
- Dealing with inbound and outbound calls with confidence by demonstrating knowledge and assertiveness even whilst under pressure, as well as ensuring that TFC and lender SLAs are met
- Inputting data onto TFC and lender systems to ensure that records are up to date and fully compliant to TFC standards and FCA guidelines
- Gathering and collating information from clients/brokers in order to gain intelligent insight to our clients' needs and requirements
- Assessing applications through credit search reviews, client profiling, land registry searches and supporting documents in order to successfully submit the loan application to our lender, getting it right first time every time
- Analysing data effectively when looking at client files to ensure that the product and rate is the most suitable for the client
- Maintaining up to date and accurate product knowledge for all TFC's Lender panel for 1st and 2nd charge mortgages, bridging and commercial deals and developing awareness of additional lender products
- Planning and prioritising workload and diary tasks in order to achieve timely completion of applications in the most efficient way
- Owning any complaints or feedback from Brokers and ensuring that the Broker is kept informed until the issue is dealt with to conclusion
- Participating fully in team briefings by sharing information, insight and learning from your own and others cases and contributing to team based problem solving activities
- Training, supporting and coaching new Case Owners to develop their skills and knowledge to attain the next Grade
- Complying with any reasonable requests made by your Manager