

ROLE PROFILE

Job Title	Mortgage New Business Consultant
Salary	£20k-£30k 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 maximise business development opportunities to increase business volumes and to analyse information provided by brokers for their clients mortgage application via our online portal, 1App. Once satisfied with the accuracy of the data, provide product options using our own sourcing system combined with lender backed decisioning tools. Convert these enquiries to applications and progress in accordance with TFC and FCA standards, handing over to the case manager to process them through to completion.

Person specification

Essential attributes

- Experience of underwriting or placing cases in a packager or broker environment
- 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

- Developing, managing and discussing cases with brokers in order to provide accurate indicative quotes whilst gaining commitment to progress to a full enquiry
- Analysing credit reports to ensure a deal is placed correctly and the lender product is the most suitable for the enquiry
- Building trusted relationships and loyalty with brokers through regular communication, in order to encourage return business and adding value through the promotion of suitable new lender products
- Liaising with the Processing Team in order to understand processes and handover new cases concisely, completely and effectively
- Maintaining and developing a good working knowledge of all TFC products and services and of the UK Financial services regulatory framework
- Maintaining the up to date status of an enquiry and system diary to ensure enquiries are handled within company timescales
- Maintaining up to date and accurate product knowledge for all TFC's Lender panel for 1st and 2nd charge mortgages and developing awareness of additional lender products
- Managing conversion ratios and ensuring monthly targets are met
- Owning any complaints or feedback from Brokers and ensuring that the Broker is kept informed until the issue is dealt with to conclusion
- Training, supporting and coaching Trainee NBC's to develop their skills and knowledge and achieve full NBC status
- Proactively improving skills and knowledge, actively seeking opportunities to develop
- Participating fully in team meetings by sharing information and insight from MI reports for your own pipeline and contributing to team based problem solving activities
- Inputting data on TFC systems or lender systems to ensure that records are up to date and fully compliant to TFC standards and data protection
- Complying with any reasonable requests made by your line manager