

<b>JOB TITLE</b>	<b>Advanced Mortgage Administrator</b>
<b>REPORTS TO</b>	<b>Mortgage Administration and Arrears Manager</b>
<b>DATE COMPILED</b>	<b>January 2024</b>

## **JOB DESCRIPTION**

### **CORE VALUES AND INDIVIDUAL CONDUCT RULES**

Our five core values define what we're all about and what makes us tick. We're always looking to appoint brilliant people, who share them!

- ✓ **Make a lasting impression** – leave people better than you found them
- ✓ **Proud of our past and excited by our future** – make sustainable decisions that last for generations
- ✓ **Passionate about people** – be warm, straight talking and genuine
- ✓ **Work together** – be a team player, celebrate success, be supportive and give your all
- ✓ **Deliver on promises** – if we say we'll do it, we will

As a Financial Services organisation, we expect all of our colleagues to adhere to the individual conduct rules outlined below:

- You must act with integrity
- You must act with due skill, care and diligence
- You must be open and cooperative 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
- You must act to deliver good customer outcomes for retail customers

### **1 MAIN PURPOSE OF JOB:**

To support the Mortgage Administration and Arrears Manager with all post completion administration and mortgage arrears, including dealing with borrowers. Providing monthly arrears MI and attending Mortgage Credit and Concentration meetings to provide recommendations on individual arrear cases. To be the main contact on account issues surrounding entries, interest calculations and amendments / reconstructions following system errors. To ensure a first-class service is delivered to both internal and external stakeholders.

### **2 DUTIES & KEY RESPONSIBILITIES**

- **Arrears & Forbearance**
  - Primary contact for arrears queries
  - Primary decision maker on Society forbearance cases
  - Ensure cases are dealt with appropriately, displaying sympathy and firmness dependant on the circumstances of the borrower's case
  - Remain vigilant to identifying and supporting vulnerable customers
  - Support other members of staff on more complex issues
  - Apply discretion, as a mandate holder, to grant payment concessions to borrowers (maximum of 6 months) and recommend action the Mortgage Administration and Arrears Manager on cases where the 6 month concession period has ended
- **Administration**
  - Administrate direct debit checks, set ups, cancelations and amendments either at completion or at the borrowers requests
  - Evidence and amend change of address in CSR
  - Ensuring necessary paperwork is received and certified when registering deaths / probate
  - Process and resolve unpaid direct debits, error exceptions and capital repayment letters
  - Support the Mortgage Administration and Arrears Manager when producing annual statements, bank rate change process and interest rate adjustments, ensuring accuracy and compliance
- **Capital Repayments / Overpayments**
  - Ensure product criteria is met on overpayments and penalties are applied where relevant
  - Maintain CSR and ensure credited payment are processed to the correct account
  - Check daily integrity reports to ensure transactions have been applied in accordance with policy and procedure
- **Mortgage Redemptions**
  - Manage redemption requests and obtain the required authorisation
  - Liaise with solicitors
  - Where relevant, ensure early repayment charges are applied and adequate funds are received and cleared

- **Quality**
  - Ensure customer service excellence is maintained in line with Marsden's service standards and expectations
  - Work is completed within set service standards and in line with monitoring framework
  - Ensure CPD is maintained
  - Effectively support and resolve customer / 3rd party complaints, adopting escalation protocol if required

### 3 STANDARD EXPECTATIONS

All postholders across the Society are expected to adhere to the following expectations:

- Confidentiality - working within the Society the post holder may gain knowledge of confidential matters, such information must be regarded as strictly confidential and not disclosed further. Failure to observe this confidentiality clause could result in disciplinary action
- Codes of Conduct and Accountability - the post holder is expected to comply with FCA and PRA requirements, with specific reference to Senior Management and Certification regime (SMCR) and conduct rules for all staff.
- Health and Safety and Security - all employees have a duty for their own and others safety and to report any accidents, complaints or untoward incidents as per Marsden procedure.
- Valuing Diversity and Promoting Equality - as an equal opportunities employer all staff are required to comply with relevant policies and procedures.
- Training - staff have a duty to complete all required continuous professional development and training.
- Vulnerable Customers - to contribute to the safety of our customers who require additional support by identifying where a need exists and taking the appropriate steps to ensure any barriers are removed when dealing with their enquiry and appropriate monitoring of both the account and the customers circumstances takes place periodically to ensure fair customer outcomes. Branch/Department Champions provide advice and support to colleagues to assist them in meeting their responsibilities in contributing to the safeguarding of our customer.

The range of duties and responsibilities outlined in this job description are indicative only and intended as a board guideline of the range and type. They are subject to modification in the light of changing demands and development requirements of the post holder.

### PERSON SPECIFICATION

Factors	Essential	Desirable
Education & Qualifications	<ul style="list-style-type: none"> <li>• GCSE Maths and English (Grade A – C)</li> <li>• Relevant experience in mortgage administration matters OR CeMAP</li> </ul>	<ul style="list-style-type: none"> <li>• CeRER</li> </ul>
Knowledge, Skills & Abilities	<ul style="list-style-type: none"> <li>• An up-to-date knowledge and understanding of the Financial Services Industry.</li> <li>• Proven work experience to evidence an in-depth knowledge base of mortgage, financial services, general insurance, and customer service.</li> <li>• An appreciation of Financial Services Regulation on the branch (MCOB, ICOB, BCOBS, PSR, DPA, Money Laundering).</li> <li>• The ability to utilise MS Office.</li> <li>• The ability to work to deadlines</li> <li>• Excellent communication skills and proven ability to communicate effectively at all levels (written and verbal).</li> <li>• A commitment to role modelling behaviours and ways of working that align to the Society's values</li> <li>• Proven experience of judgmental decision-making skills within financial services environment.</li> <li>• Proven ability to manage situations where the interpretation and communication of highly complex/or sensitive information is required.</li> </ul>	