

<b>Job Title:</b>	Mortgage Administrator	<b>Department:</b>	Mortgages
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Job Description
<p><b>PURPOSE OF ROLE</b></p> <p>To provide high quality administration support within the mortgage team, building a relationship with clients whilst delivering a level of service which exceeds expectations. To ensure complete and accurate records are maintained of all client dealings. Ensuring Timothy James &amp; Partners Ltd procedures and compliance standards are met and maintained.</p> <p><b>ROLE AND RESPONSIBILITIES</b></p> <ul style="list-style-type: none"> <li>• Inputting of mortgage applications.</li> <li>• Sending packaging requirements to the lender after application has been submitted.</li> <li>• Creating tasks, records and reminders on Intelligent Office.</li> <li>• Ensuring all documents are scanned to the activity, prior to and post offer.</li> <li>• Creating invoices where applicable.</li> <li>• Adding fees to figures.</li> <li>• Ensuring MI is up to date on relevant spreadsheets.</li> <li>• Sending out of re-broke letters to clients.</li> <li>• Drafting recommendation/suitability letters</li> <li>• Ensuring that files are compliant post completion, i.e. European Standardised Information Sheet (ESIS)/Key Facts Illustration, Fee Agreement, Fact find and suitability letter.</li> <li>• Chasing lenders where required, and providing updates to clients</li> <li>• Updating task notes</li> <li>• Meeting with Lenders' Business Development Managers.</li> <li>• Liaising with solicitors to ensure applications are progressing to exchange/completion and assisting the client in completing any necessary paperwork where applicable.</li> <li>• Liaising with clients, advisers and lenders.</li> <li>• Taking responsibility for product transfer cases/basic research.</li> </ul> <p><b>RISK &amp; COMPLIANCE</b></p> <ul style="list-style-type: none"> <li>• Ensure you are up to date with, and adhere to, Compliance guidance and Business processes relevant to your role.</li> <li>• Complying with the Financial Services and Markets Act 2000, the FCA's Conduct rules now always including Consumer Duty / FCA Statements of Principle &amp; Code of Practice and the relevant rules from the FCA.</li> <li>• Making sure all client contact is carried out in a professional and courteous way.</li> <li>• Making sure all client files are compliant on an ongoing basis.</li> <li>• Making sure all client records are retained in line with the firm's Data security / data protection / record keeping policy.</li> <li>• Provide and communicate consistent products, services and guidance that is right for TJP clients (price, value and following correct advice process)</li> <li>• Focus on the diverse needs of their clients, including those in vulnerable circumstances, at every stage and in each client's lifecycle</li> <li>• Ensure decisions are designed and taken in good faith to ensure the best and fairest outcome for the client and are understood by the client.</li> </ul>

**KNOWLEDGE, SKILLS AND COMPETENCIES**

- Experience in a Mortgage Administration role (within the Financial Services sector, a broker firm or IFA would be desirable).
- Studies towards CII/CeMap exams are preferable but not essential.
- Knowledge of Mortgage advice processes and products.
- Good working knowledge of Microsoft Office products including Word, Excel, Outlook and PowerPoint.
- Experience with Intelligent Office is desirable.
- Experience of delivering accurate, relevant and timely information.
- Experience of working with clients.
- Experience of working in an environment of significant change.
- A knowledge of the Later Life Lending Market is desirable.