

Underwriter – Permanent - Hybrid

This is a great opportunity to join Bath Building Society to play a critical role in the Underwriting team at the Society. You will underwrite mortgage applications ensuring the quality of the mortgage book is being effectively maintained and the Society's Credit Risk Strategy is appropriate for its size and market. You will also be a main point of reference for the Sales and Operations Teams.

The role is based at the Society's Head Office, and the successful candidate is expected to attend the office at least two days a week, subject to training needs and core business requirements, as agreed with the Head of Underwriting.

Located on Queen Square in the centre of the beautiful city of Bath, the Society has been serving the city and supporting our local community since 1904. As a mutual Society we are committed to being an employer of choice, creating a diverse and inclusive team, managing our environmental impact, and supporting our local community.

We are proud of the strong supportive culture at the Society. It's a highly collaborative environment with great team spirit and we're all passionate about providing a personalised service for our members.

There's a lot of exciting business change initiatives taking place right now and you'll be working with great people who know their stuff and are committed to making change happen, while remaining true to the Society's core values.

What you will be doing:

- To personally underwrite mortgage applications within your mandate level, Residential and Buy-to-Let, up to £500,000 total gross exposure, where no exceptions to policy exist. Alternatively, up to £250,000 in the event of an exception, ensuring compliance with Society policies and industry regulations.
- To liaise with and make recommendations to the Head of Underwriting for cases above your designated mandate and/or where at least one exception exists.
- To provide internal and external customers with a professional, knowledgeable and efficient service.
- To assist the Head of Underwriting in regular reviews of the Society's Lending Policy and provide feedback where you feel changes may be beneficial
- Build and maintain relationships with third parties including brokers, solicitors and valuers to ensure the Society maximises business opportunities and conforms to regulatory, planning and legal requirements of the mortgage process.
- Maintain a comprehensive knowledge of Society products and the criteria and policy attaching to them.
- Maintain an up-to-date knowledge of industry regulations including FCA regulations, Data Protection and Money Laundering.
- Ensure all applications are assessed in line with standard processes using systems and tools provided such as Hunter, Experian, Land Registry, affordability calculators etc, ensuring that these are correctly and effectively utilised to the benefit of the Society.

- Be responsible for the issue of compliant and correctly conditioned mortgage offer letters on all cases.
- Assist the Head of Underwriting and Business Change team where required in project work, risk assessment and analysis, product design.
- Undertake any other reasonable tasks as requested by the Leadership Group

Qualifications and Competencies:

- Some knowledge of mortgage regulation & relevant experience in the mortgage industry is essential and experience in manual, non-scored, mortgage underwriting would be advantageous.
- Level 3 Certificate in Mortgage Advice and Practice (CeMAP) & Certificate in Regulatory Equity Release (CeRER) qualifications, or the equivalent are desirable, and where not held, must be completed within 12 months.
- Knowledge of SOPRA systems, Laserfiche and Microsoft Office would be an advantage, but is not essential as full training will be given.
- An understanding of Financial Accounts.
- Strong analytical and numerical skills with the ability to collate and interpret multiple, sometimes complex, supporting documents.
- Confident decision making including the ability to balance risk and reward.
- Ability to produce written presentations for review by the Head of Underwriting.
- Ability to communicate and present information effectively to internal stakeholders including the CEO.
- Excellent written and oral communication skills.
- Ability to work under pressure and meet demanding deadlines.
- A team player with the ability to work alone.

Why should you apply?

Here's just some of the reasons our colleagues love working at Bath Building Society:

- Central Bath location with hybrid working opportunities when the job allows
- Competitive salaries and a good work life balance, we don't expect you to work silly hours
- 27 days holiday (plus bank holidays) with the option to buy an additional five days
- A day off on your birthday
- A day off a year to take part in our community volunteering programme
- Generous pension scheme
- Life Insurance (four times your salary)
- Healthcare benefits after a qualifying period
- Colleague Forum
- Health & Wellbeing Forum
- Support from Mental Health First Aiders
- Refer A Friend scheme
- Sharing in Success: Annual bonus scheme based on both the performance of the Society and your individual performance
- Access to the Wider Wallet employee discounts portal to enjoy discounts off nationwide brands
- We also have regular social events and some of the best parties!

Apply [here](#)

Closing date: 19th November 2024

**We reserve the right to close this vacancy early if we receive sufficient applications for the role. So if you are interested, please submit your application as soon as possible.*