

### **Senior Mortgage Services Officer – Full time - Hybrid**

This is a great opportunity to join Bath Building Society to play a critical part in supporting the Society's growth and meeting our customers ongoing requirements. You will be responsible for processing applications from offer to completion, while providing exemplary service for our customers. You will also handle all aspects of existing customer queries, from changes during the lifecycle of the mortgage, right through to redemption. You will be expected to take responsibility for ensuring daily tasks are performed by the post offer team and ensuring that process manuals are updated and maintained.

You will also take responsibility for the arrears process from initial non-payments, agreeing short term forbearance arrangements, through to litigation when required. You will have an empathetic and decisive approach to arrears management.

The role is hybrid, based at the Society's Head Office, and the successful candidate will have the flexibility to manage their own working pattern between home and office with the expectation to attend the office approximately three days per week.

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 monitor and ensure daily tasks are performed by the Post Offer team within appropriate timescales, and implement a weekly rota
- To process all mortgage completions, ensuring effective and timely communication with Solicitors and direct customers, while meeting SLA's.
- Undertake stage releases and retention releases within our SLAs
- Complaint handling within the required timescales
- Active management of the Society's arrears cases by way of written and verbal communication with the borrowers, agreeing forbearance where suitable and instructing litigation where necessary.
- Identify and monitor vulnerable customers and maintain records as appropriate.
- Liaise with the CMO/CEO in respect of longstanding and higher profile/value cases including meeting with the borrowers where beneficial.

- Attend Credit Committee to present the arrears data
- To update and maintain process guides
- To provide redemption statements where requested and redeem mortgages on receipt of funds.
- Enact all aspects of account updates, including but not limited to change of address, change of name and change of Direct Debit payments.
- To ensure procurement fee payments are remitted accurately and swiftly.
- To ensure the required documentation has been provided that confirms the Society's charge is in place.
- Accurately key information into our core systems.
- Maintain accurate records within our core systems and document repository.
- Ensure Packagers, Brokers and Direct customers are provided with a high level of quality service and kept informed at every stage of the process.
- Ensure feedback is requested at all relevant touchpoints.
- Liaise with the underwriters and sales team to ensure a smooth customer journey.
- Ensure the pipeline is accurately maintained, and any applications that are to be cancelled are actioned promptly.
- Collaborate effectively with the Business Change team during group initiatives, to ensure the departments needs are made through positive interactions.

#### **Qualifications and Competencies:**

- Experience in manual, non-scored, mortgage underwriting.
- Full CeMAP qualification. CeRER (desirable)
- A solid 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

- Diversity & 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](#)

Contact: People team at [careers@bibs.co.uk](mailto:careers@bibs.co.uk)

**Closing date:** 24<sup>th</sup> January 2025

*\*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.*