

HOPE CAPITAL

UNDERWRITER

Department Underwriting

Reporting to: Head of Underwriting

Working hours: Full Time

Location: In-house/hybrid/remote considered

Contract: Permanent

Salary: Competitive

COMPANY

Hope Capital are a small to medium enterprise that specialises in bridging lending with a reputation for service excellence. Hope Capital will lend for almost any purpose, from investment property purchase to refurbishment and development.

For over 10 years we have been supporting brokers and their clients achieve their ambitions through short term bridging loans.

What sets Hope Capital apart is our experienced and skilled team who take a common sense and collaborative approach and who are dedicated to delivering service excellence.

We offer a competitive product proposition and are completely transparent about the lending process from the outset.

JOB DESCRIPTION

To underwrite and complete case volumes by progressing deals through the underwriting process to completion. To support the underwriting team by helping manage external key relationships. To consider the business objectives and both the company's and funders risk appetite when underwriting.

ESSENTIAL SKILLS WE NEED FROM YOU

- ✓ Good written and oral communication skills to both individuals and groups.
- ✓ Ability to work independently, while being part of a team.
- ✓ Comfortable with capturing and scribing essential business data.
- ✓ A positive 'can do' attitude to all Hope Capital business directives.
- ✓ Ability to use own initiative, strong organisation, work effectively under pressure and to meet tight deadlines.
- ✓ Ability to work with a high degree of accuracy and attention to detail.
- ✓ Excellent interpersonal, communication and customer service skills.
- ✓ Able to work effectively under pressure and to meet deadlines.
- ✓ Able to manage time effectively and prioritise workload.
- ✓ Able to cope with changing circumstances and work on several tasks at once.
- ✓ Able to work with a high degree of accuracy with attention to detail.
- ✓ Act as an ambassador for the business at hospitality and industry events.
- ✓ Able to stay focused on the long-term goal.

DESIRABLE SKILLS

- ✓ Proficient use of Excel spreadsheets and Microsoft Office; including PowerPoint and Teams.
- ✓ Good knowledge of the Commercial and Residential property market.

CALL

0151 523 5998

EMAIL

opportunities@hope-capital.co.uk

VISIT

hope-capital.co.uk

HOPE CAPITAL

KEY RESPONSIBILITIES

- ✓ Manage the entire lending process from application through to drawdown to include oversight of the underwriting and due diligence processes.
- ✓ Action new lending requests for bridging loans and analyse credit worthiness.
- ✓ Prepare detailed credit proposals for submission to the Credit Committee.
- ✓ Prepare offer documentation and ensure all loan conditions are met throughout the drawdown process.
- ✓ Underwrite loans against agreed lending criteria.
- ✓ Handle broker calls on specific cases under review; manage customer expectations.
- ✓ Liaise with internal departments (Legal, Risk and Sales) and external parties (surveyors, quantity surveyors, solicitors and customers) to effectively manage the lending process.
- ✓ Assess applications, carry out due diligence as per company requirements, including but not limited to the client's background information and final status.
- ✓ Liaise with valuation panels and monitoring surveyors to arrange quotes and to formally instruct valuations and site inspections. Confirm inspections are booked and reports are received within SLA.
- ✓ Work closely with the Head of Underwriting to progress cases forward to completion.
- ✓ Liaise with asset managers and monitoring surveyors, follow up on return of agents reports.
- ✓ Review of valuation reports and internal due diligence reports.
- ✓ Liaise with solicitors ensuring relevant information is provided and professional opinions sought.
- ✓ Prepare formal loan terms for issue to brokers/solicitors.
- ✓ Maintain CRM records regarding case status and ensure client/broker details are up to date and correct.
- ✓ Keep detailed records of the loans underwritten, assessment process and rationale.
- ✓ Build and maintain effective relationships with internal BDMs/brokers/clients, keeping them informed of case progress throughout.
- ✓ Maintain relationship with partners (solicitors/valuers/surveyors/monitoring surveyors etc.)
- ✓ Adhere to company policy & procedures, Values and Mission Statement.
- ✓ Prepare reports for meetings.
- ✓ Prepare correspondence to clients/solicitors.

ADDITIONAL INFORMATION

- ✓ While predominately office based the occasional need to travel or attend events may feature.
- ✓ Occasional need to work irregular hours and weekends as required to fulfil the above responsibilities e.g. events attendance.
- ✓ To support company values of Integrity; Flexibility; Collaboration; Improvement and Customer Focused as embraced by the and Hope Capital Mission Statement

GENERAL

This job description is a representative document. Other reasonable similar duties may be allocated from time to time to commensurate with the general character of the role and the business. All colleagues are responsible for the implementation of Hope Capital Health and Safety Policy so far as it affects them, their colleagues and others who may be affected by their work. The job holder will be expected to comply with, observe and promote the equal opportunities policy of Hope Capital.

IF YOU WANT TO TAKE THE NEXT STEP IN YOUR CAREER,
COMPLETE THE FORM ON OUR WEBSITE AND UPLOAD YOUR CV:

[APPLY NOW](#)

CALL
0151 523 5998

EMAIL
opportunities@hope-capital.co.uk

VISIT
hope-capital.co.uk