

HOPE CAPITAL

UNDERWRITING TEAM LEADER

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 to complete case volumes in line with the business objectives and companies and funders risk appetite by progressing cases to completion and supporting the Head of Underwriting with the key relationships within the unit by reviewing, developing and implementing processes so that there is a clear policy, process and procedure.

ESSENTIAL SKILLS WE NEED FROM YOU

- ✓ 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 and communication skills
- ✓ Able to work effectively under pressure and to 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
- ✓ Able to work confidently within a small team or individually
- ✓ Excellent communication and customer service skills
- ✓ Act as an ambassador for the business at hospitality and industry events
- ✓ Ability to stay focused on the Long-Term Goal

ADDITIONAL REQUIREMENTS

- ✓ Whilst 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, at all times, the Hope Capital culture of collaboration, communication and education
- ✓ To support Company Values of Integrity; Flexibility; Collaboration; Improvement and Customer Focused as embraced by the and Hope Capital Mission Statement

CALL

0151 523 5998

EMAIL

opportunities@hope-capital.co.uk

VISIT

hope-capital.co.uk

HOPE CAPITAL

KEY RESPONSIBILITIES

- ✓ Managing the entire lending process from application through to drawdown to include oversight of the underwriting and due diligence processes.
- ✓ You will be responsible for influencing team members in the delivery of all business objectives.
- ✓ Action new lending requests for bridging loans and analyse credit worthiness.
- ✓ Prepare detailed credit proposals for submission to the Credit Committee.
- ✓ Preparing offer documentation and ensure all loan conditions are met throughout the drawdown process.
- ✓ Underwrite loans against agreed lending criteria and ensure that all the relevant documentation is obtained for sanction and the process runs as smoothly as possible from beginning to end, ensuring detailed records of the loans underwritten, assessment process and decisions made to mitigate risk to business in line with the Boards appetite.
- ✓ Handling broker calls on specific cases under review; manage customer expectations.
- ✓ Liaising with internal departments (Legal, Risk and Sales) and external parties (Surveyors, Quantity surveyors, Solicitors and Customers) to effectively manage the lending process.
- ✓ Assessing applications, carrying out due diligence as per company requirements, including but not limited to the client's background information and financial status.
- ✓ Work closely with the Head of Underwriting to progress cases forward to completion, which includes managing a pipeline of cases in a fast-paced environment, utilising planning and forecasting processes to monitor and track key performance metrics, then implement an appropriate strategic plan to deliver volume targets and agreed risk appetite.
- ✓ Liaise with Valuation Panels and Monitoring Surveyors to arrange quotes, and to formally instruct valuations and site inspections. Confirming inspections are booked, and reports are received within SLA.
- ✓ 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.
- ✓ Identify any potential issues and escalate any concerns.
- ✓ Support the Head of Underwriting with developing the underwriting team with skills and knowledge, ensuring 1:1's and Personal Development plans are reviewed regularly

ADDITIONAL INFORMATION

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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](#)

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