

# HOPE CAPITAL

## JOB DESCRIPTION

<b>JOB TITLE:</b>	<b>Underwriter</b>
<b>DEPARTMENT:</b>	<b>Underwriting</b>
<b>REPORTING TO:</b>	<b>Head of Underwriting</b>
<b>LOCATION:</b>	<b>Office based (hybrid and flexible start/finish times)</b>
<b>WORKING HOURS:</b>	<b>37.5 HOURS</b>
<b>SALARY:</b>	<b>COMPETITIVE</b>
<b>CLOSING DATE:</b>	<b>30-JUNE-2024</b>

### ABOUT THE ROLE:

Working alongside our expanding and talented underwriting team, you will review a volume of applications, assessing our customer profiles and making a decision to lend in line with our criteria and our funders risk appetite. You will work on each case from application to completion and contribute to the growth of our business.

### WHAT YOU'LL BE DOING (CONTINUES ON NEXT PAGE):

As an Underwriter, you will have a variety of tasks to complete, working collaboratively with the underwriting team, identifying solutions for our customers and making key decisions on applications.

#### Day to day, you will:

- Managing 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.
- Underwrite bridging loans against agreed lending criteria.
- Prepare detailed credit proposals for submission to the Credit Committee.
- Preparing offer documentation and ensuring all loan conditions are met throughout the drawdown 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.
- Review of valuation reports and internal due diligence reports.

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## WHAT YOU'LL BE DOING (CONTINUED):

- 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.
- Prepare reports for meetings
- Prepare correspondence to clients/solicitors

### **Building relationships across the Hope Capital family and with our stakeholders by:**

- Professionally handling broker calls on specific cases under review; managing our customers expectations and constantly building our reputation and brand image.
- Liaising with internal departments (Legal, Risk and Sales) and external parties (Surveyors, Quantity surveyors, Solicitors and Customers) to effectively manage the Hope Capital lending process.
- 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 Head of Portfolio and Asset managers and Monitoring Surveyors, follow up on return of agents reports and monitoring further advance tranche releases.
- Liaise with solicitors ensuring relevant information is provided and professional opinions sought.
- 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.)

## WHAT YOU'LL NEED:

- Underwriting experience, preferably in lending
- Experience within the B2B bridging finance space
- Passion for Hope Capital's products and knowledge of the competitive landscape
- Excellent people and relationship building skills, across all seniority levels
- A track record of excellent negotiation skills and logic in prioritising projects
- Detail-oriented and with strong analytical skills
- Ability to work well as part of a team, driven, relentless and a proven closer – you don't take no for an answer
- Passionate approach to customer experience
- An eye for building new processes and challenging the status quo
- Love to solve problems and be challenged
- To be a constant learner. You will be always growing – both personally and with the team

## NICE TO HAVE:

- Willing to learn and upskill in a fast-paced environment
- Previous experience in a fast-moving finance company within the regulated or unregulated business environment

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## WHAT WE EXPECT:

- To work on a hybrid model of office and home working, but to attend the office additional days as and when required, given reasonable notice
- Fulfil the need to travel or attend events, working irregular hours including weekends as required as a Hope Capital representative

Hope Capital is run on strong family values with an ethos of doing the right thing:



**Integrity**



**Flexibility**



**Collaboration**



**Continuous  
Improvement**



**Customer  
Focused**

my  
hope

Building a highly successful bridging loan company isn't enough. Our people are our top priority, and that's why in 2022 we launched #myHOPE, our wellbeing & benefits portal designed for the individual's at the heart of everything we do - our staff. We're not just doing this because it's the right thing to do. We're doing it because we're proud to have a highly dedicated, loyal, and talented team that lives our values, and shares our vision. We know that seeking out diverse talent and creating an inclusive workplace is the way to create exceptional, innovative products and services for our customers. That's why we encourage applications from people with diverse backgrounds and experiences to join this multicultural, hard-working team.