

Overview:

Healthcare Loan Management – Associate

Vacancy Reference Number: MSMS 2022-025

Location: Norwich

Business Area: Loan Management – Healthcare Loan Management	Review Date: April 2022
Functional Title: Underwriter	Corporate Title: Associate
Ultimate Reporting Line:	Executive Director, Loan Servicing
<p>Responsible For</p> <p>Full time role as an Underwriter/Asset Manager in the Norwich based Healthcare Loan Management team</p> <p>Manage a portfolio of loans on the Aviva Investor’s account book</p>	
<p>Explain who will cover the role when current individual is absent from the office:</p> <p>Each member of the team will provide team cover support for each other when required to ensure a complete uninterrupted level of service is maintained.</p>	
<p>Purpose</p> <p>To manage multiple transactions to meet deadlines and deliver a consistent high level of service to clients whilst adhering to policies and procedures.</p> <p>Meeting commitments, working independently, taking accountability, staying focused under pressure as well as showing the ability to adjust plans to meet changing needs</p>	

Core Responsibilities

- Gathering, interpreting, and analysing personal, property and financial data in respect of loan structure, property, and borrower related loan events.
- Summarising business accounts, usually over a three-year period, reviewing the financial performance of borrowers during this period and identifying any areas of concern.
- Considering all loan event requests in accordance with current lending criteria and risk appetite, understanding the risks and benefits attached to each request.
- Liaising with our internal and external panel of property surveyors, analysing completed valuation reports, and extracting all relevant data/key points for underwriting purposes.
- Writing Finance Proposals for submission to delegated authority/credit committee for approval having negotiated with our borrowers/their advisors the best terms available relative to credit risk.
- Managing transactions through to legal completion, which includes working with our Business Administrators and liaising with our legal agents.
- Maintain effective relationships with all internal teams and external third parties and to work collaboratively with and support colleagues to ensure common goals are met.
- Support with identification and reporting of Non-Performing Loans and preparation of Reservation of Right letters
- Ensure all risk events, errors and breaches are identified, reported in accordance with set timeframe and resolved in a timely manner
- Assist with monthly/quarterly Key Performance Indicator reporting

Skills and Competencies

- Ability to write clear and concise Finance Proposals and able to identify risks and analyse basic financial information
- Good analytical skills
- Able to quickly organize, coordinate work
- Good oral and written communication
- Ability to work in a team, yet work independently if required
- Ability to deal with external customers.
- Must be able to adapt quickly and efficiently to client-specific requirements and objectives
- Ability to meet deadlines while achieving high levels of accuracy

Essential Approved Persons Examinations (e.g., FSA, CFA):

N/A

Professional Examinations required (e.g. ACCA):

N/A

Other skills required, essential or desired (e.g. languages):

- Knowledge of MS Office Suite including Outlook, Excel, Word

Please note that to ensure compliance with DSGVO/GDPR it is essential for ALL CV's received for prospective candidates who are not appointed MUST be deleted and not saved. If a CV is forwarded onto a colleague, please advise them of this rule and please delete the sent email from your history also.

Mount Street are committed to a diverse and inclusive workforce which truly represents the environments in which we live and work. Through this diverse team we are able to grow, learn and understand better individual differences, life experiences, knowledge and expertise. Our employees invest in the work they do and Mount Street invests in them. When recruiting for our team, we openly welcome all candidates and their unique contributions irrespective of education, culture, ethnicity, race, sex, gender identity and expression, age, colour, religion, disability, sexual orientation, beliefs or any other personal characteristic.