

Vacancy Reference Number: MSMS 2025-016

CORPORATE TITLE:	Senior Associate
LOCATION:	London
DIVISION:	EMEA Primary Servicing
DEPARTMENT:	EMEA Loan Servicing
ULTIMATE REPORTING LINE:	Jen Swindells, Associate Director
COST CODE/BUSINESS UNIT:	25/ PS - Europe
REVIEW DATE:	March 2025

OVERVIEW**PURPOSE OF ROLE (WHAT IS REQUIRED OF THE JOBHOLDER TO ACCOMPLISH):**

- To manage multiple transactions to meet project deadlines and deliver a consistent high level of service to clients whilst adhering to policies and procedures.
- Meeting commitments, working independently, taking accountability, staying focused under pressure as well as showing the ability to adjust plans to meet changing needs

RESPONSIBLE FOR:

- Full time role as an Asset Manager in our Primary Servicing team in London managing a portfolio of loans both Balance sheet and CMBS securitisations and ensure compliance with policies, procedures, and timelines.

CORE RESPONSIBILITIES (FUNCTIONAL RESPONSIBILITIES):

- Work independently and manage multiple loan portfolios.
- Collecting and analysing Borrower reports (Rent Rolls, Operating statements, Covenants etc.)
- Co-ordinate with Loan Admin to ensure the timely processing of IPD payments.



- Monitor and review information undertakings listed in the Facility Agreements (insurance, financial accounts, business plans etc.)
- Liaise with Lenders and Borrowers on the instruction of new valuations as and when applicable.
- Liaise with internal stakeholders on the onboarding of new deals (Accounts, Agency Teams, Loan Admin)
- Ensure internal software such as Credit Hub and Task Manager are regularly updated
- Negotiate, as needed, with borrowers, guarantors, asset managers, property managers and project monitors
- Review and analysis of development finance documentation, review of development cashflow to budget and Project Monitor reports.
- Manage the monthly/quarterly utilization process between all the stakeholders.
- Collate the necessary documentation/approvals and prepare, as necessary, investment memoranda on behalf of the investors.
- Represent clients and investors on a daily basis through role as facility agent or primary servicer.
- Support and work with Legal and Senior Management on the closing of new deals.
- Other duties as assigned.
- Possible supervisory requirements
- Ensure all internal compliance training are completed by the due date and Lunch & Learn sessions are regularly attended in person or online.

SKILLS AND COMPETENCIES

- Previous experience in commercial loan servicing in the UK or elsewhere in Europe. Experience will either have been in a third-party servicer or in house at a bank or other financial institution.
- Strong understanding of real estate finance and complex deal structures.
- Experience on CMBS and development finance loans.
- Proven analytical skills.
- Able to quickly organize, coordinate work.
- Strong oral and written communication abilities
- Solid analytical and technical skills.
- Analytical skills to understand complex loan documents and borrower structures.
- Experience in the field of Real Estate Finance.
- Strong organizational and time management skills.
- Ability to work in a team.
- Ability to present to 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

- N/A

PROFESSIONAL EXAMINATIONS REQUIRED

- N/A



OTHER SKILLS REQUIRED, ESSENTIAL OR DESIRED:

- Advanced skills in MS Office Suite including Outlook, Excel, Word
- Financial Modelling

WHEN ABSENT FROM THE OFFICE ROLE WILL BE COVERED BY:

- 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.

ABOUT MOUNT STREET

Our aim is to create value across the entire spectrum of credit management. This is achieved through unrivalled expertise and enduring partnerships.

As a critical partner to Financial Institutions, we offer a comprehensive range of solutions that extend beyond servicing to include advisory services and strategic management of outsourcing.

Powered by CreditHub, our bespoke technology platform, we provide end-to-end solutions that adapt to the unique challenges of each client. Our deep knowledge of multiple asset classes, in addition to our global reach, allows us to deliver expertise that maximise opportunities and minimise risk.

We pride ourselves on our entrepreneurial spirit, fostering innovation and flexibility in our approach.

From our award-winning history, to our expanded capabilities across diverse sectors, we've built a reputation for handling even the most complex problems in the industry.

WHAT WE DO

We deliver unmatched expertise and advice across the entire credit management lifecycle.

OUR VALUES

Integrity – We value honesty, courage, fairness and tenacity.

Value our People – Our strength is our People and Teamwork is at the heart of what we do and who we are.

Deliver – We walk the talk and deliver on our promises.

Empower – Our teams are empowered to share in the purpose of our business.



Customer First – Partnership – We work in partnership with our clients, developing a relationship built on trust.

Please note that to ensure compliance with DSGVO/GDPR all CV's received for prospective candidates who are not appointed are deleted and not saved.

Mount Street is committed to creating an inclusive and equitable environment for all. We believe that by harnessing different backgrounds, experiences, and perspectives our teams bring a greater breadth and depth of knowledge and expertise and are better placed to support the clients and communities we serve. Creating a truly inclusive working environment is the responsibility of every member of our team. We openly welcome all candidates and their unique contributions irrespective of age, colour, disability (physical or mental), education, ethnic origin, gender, gender identity or expression, nationality, marital or family status (including pregnancy or parental status), race, religion or belief, sex, sexual orientation, veteran status or by any other range of human difference brought about by identity and experience.

Research shows that women and members of other under-represented groups may not apply to jobs when they believe they may not meet every qualification. If you are enthusiastic about this opportunity, and feel you have something to offer, we encourage you to apply.

We will ensure that reasonable adjustments or accommodations are made at each stage in our hiring process for individuals with disabilities. **If you require an accommodation or adjustment, please contact the HR team on HR@mountstreet.com or +44 20 7659 7051.**

