

Vacancy Reference Number: MSMS 2025-046

CORPORATE TITLE:	Associate
LOCATION:	Norwich
DIVISION:	Loan Servicing Norwich
DEPARTMENT:	EMEA Loan Servicing
ULTIMATE REPORTING LINE:	Shelley Aldous, Director - Loan Management
COST CODE/BUSINESS UNIT:	37/ Project George
REVIEW DATE:	November 2025

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

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

RESPONSIBLE FOR:

- Supporting the servicing requirements of a portfolio of loans on behalf of a key client mandate to ensure compliance with policies, procedures and timelines

CORE RESPONSIBILITIES (FUNCTIONAL RESPONSIBILITIES):

- Gather, interpret, and analyse borrower, property, and financial/covenant data for loan events in line with client lending criteria and risk appetite
- Review valuation reports and extract key data for underwriting purposes
- Produce monthly KPI data and quarterly CQC reports within agreed timescales
- Prepare event-driven requests and supporting documentation for underwriting

- Draft credit papers for submission to delegated authority/credit committee, having negotiated the best outcome relative to credit risk
- Draft and manage consent extensions where completion has not occurred within the consent period
- Prepare consent and Land Registry letters, arranging the signing process and execution of documents with the client
- Prepare and submit annual review papers/spreadsheets to the client credit committee for approval
- Submit data to client for ratings, including the preparation of relevant scorecards or Solvency II templates
- Review and update covenant compliance monitoring
- Identify and report Non-Performing Loans (NPLs), attend fortnightly NPL meetings and manage related actions through to breach remedy, including the preparation of Reservation of Rights letters
- Manage loans from deal closure through to maturity, including monitoring maturities, repayments, and handling breaches
- Prepare and submit recommendations for maturity breaches and Reservation of Rights letters to the client credit committee for approval
- Liaise and negotiate with borrowers, guarantors, asset managers, surveyors, lawyers, agents, and technical advisors as required
- Manage relationships with client third-party legal agents and attend monthly service reviews
- Update and maintain the system of record and task manager diary entries
- Manage legal signing processes and deeds management, including monitoring reports
- Support with all other duties as assigned

SKILLS AND COMPETENCIES

- Ability to quickly prioritise and coordinate work
- Ability to meet deadlines while achieving high levels of accuracy
- Strong oral and written communication abilities in engaging internal and external stakeholders
- Analytical skills to understand complex loan documents, borrower structures and compliance modelling
- Strong organisational and time management skills
- Ability to work in a team and independently, if required
- Must be able to adapt quickly and efficiently to client-specific requirements and objectives
- Motivated and proactive, ability to use own initiative
- Ability to form good working relationships with all levels across the business
- Ability to write clear and concise credit recommendations, identifying risks and analysing appropriate financial information
- Advanced skills in MS Office Suite including Outlook, Excel, Word

ESSENTIAL APPROVED PERSONS EXAMINATIONS

- N/A

PROFESSIONAL EXAMINATIONS REQUIRED

- N/A

OTHER SKILLS REQUIRED, ESSENTIAL OR DESIRED:

- N/A

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

***To advise, sponsorship will not be offered for this role**

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.**