



JOB DESCRIPTION

Job Title: Completions Officer

Responsible to: Head of Loans Underwriting.

Responsible for: Processing and administration of Certificate of Titles received and completion of new mortgage accounts. Delivering a high-quality service to brokers, solicitors and customers. Control the release of completion funds, ensuring customer funds reach solicitors in time for completion.

Principal Tasks: To be undertaken in compliance at all times with laid down policies, procedures and delegated authorities and with relevant FSA Rules, Evidential Provisions and associated guidance:-

- (A) Processing of Certificates of Titles (COTs) within a timely manner in accordance with the Society Standards.
- (B) Conduct checks of Certificates of Title to ensure compliance with all loan offer conditions prior to submission to the Senior Underwriter, Assistant Manager, Loans Underwriting or Manager, Loans Underwriting as appropriate, for approval.
- (C) Authenticate the Certificate of Title to ensure details provided from the panel of solicitors are accurate and adequate to proceed to completion.
- (D) Undertake completion of new mortgage loans on the mortgage processing system (Activate) and liaise with Mortgage Servicing to ensure these are correct
- (E) Check and despatch Mortgage completion letters to applicants following completion of new mortgage loans
- (F) Liaise with Underwriters and New Business Team on any completion queries i.e. COT received, completion call transfers, updates to all parties
- (G) Respond to Customer, Intermediary or Solicitor enquiries by letter or telephone, in liaison with the New Business Team & Loans Underwriting area as appropriate.
- (H) To liaise with external members (Panel solicitors) and customers to ensure completions are conducted efficiently
- (I) Despatch mortgage offer documentation to applicants, introducers and solicitors.
- (J) Arrange the preparation and timely despatch of loan proceeds in accordance with laid down procedures to facilitate loan completion.
- (K) Conduct all related administrative tasks relating to the Completion process including the effecting of insurance arrangements, calculation of deduction from advance proceeds and the maintenance of all papers in a tidy and orderly manner.
- (L) Pursue outstanding documents ensuring systems and check list are satisfied before releasing funds.
- (M) Checking and authorising mortgage details to facilitate fund release
- (N) Process applications funds returned
- (O) Undertake establishment, maintenance and documentation of the Departmental Procedure Manual and any other relevant manuals as required.

- (P) Making and receiving incoming calls from applicants/intermediary/solicitors to ensure due diligence is inclusive prior to completion
- (Q) Liaise with external suppliers and maintain business relationships with third parties as required.
- (R) Attend Internal or External meetings as required.
- (S) Undertake any other related tasks requested by the Head of Loans Underwriting or his/her Line Superiors.



PERSON SPECIFICATION

Job title: Completions Officer

Attribute	Essential	Desirable	How assessed
Education and Qualifications	Educated to GCSE level (at least 5 A - C grades including English and Maths).	Educated to A level or equivalent Willing to undertake professional qualification if the need arose	Application form/CV and evidence of certificates
Experience and Knowledge	Completions administration experience Mortgage administration experience Customer contact experience Understanding of the mortgage process Familiar with the financial services marketplace or regulated environment.	Experience gained within a Bank or Building Society Previous experience of mortgage/loans processing Previous experience of conveyancing	Application form/CV, references and interview
Skills and Abilities	Strong administrative and organisational ability Excellent keyboard and IT literacy (including the use of Microsoft Word, Outlook and Excel) Strong communication skills required as you will be required to speak to brokers/solicitors on the phone Attention to detail The ability to perform well under pressure The ability to work to strict deadlines The ability to work as part of a team	Knowledge of SUMMIT or other in-house equivalent computer system Able to quickly assimilate & understand new information	Application form, references, interview and administrative exercise
Personal attributes	Strong commitment to customer service excellence Flexible approach to working practices Ability to work paid overtime if required		Interview and references