

TAB | Job specification | Underwriter

Job title:	Underwriter
Company:	TAB London Limited
Reports to:	Head of Underwriting
Job description	TAB is looking for an experienced Bridging Finance Underwriter to join our expanding team based in Elstree, Hertfordshire. The candidate should have previous experience in bridging finance lending and an eye for detail paired with efficient working practices. The candidate must be highly personable and able to build good working relationships with our panels of brokers, solicitors and valuers.

Candidates should note that this list is not exhaustive and the duties are liable to change from time to time in line with the needs of the company.

Key accountabilities:	<ul style="list-style-type: none"> • Underwriting new applications from start to finish, in line with our lending policies • Keeping in regular contact with our brokers, solicitors and valuers to ensure the best possible service levels • Constant risk assessment of each case as it develops • Sign off of cases with our credit team explaining the risks and creditworthiness of the borrower • Requesting funding for cases nearing completion • Regularly update the internal team of pipeline work and case progression • Constant review on efficiencies in policy and processes whilst maintaining the highest possible standards • Adherence to personal and team based KPIs • Working to deadlines and prioritising workflow
Knowledge and qualifications:	<ul style="list-style-type: none"> • Minimum 2 years bridging/specialist finance underwriting experience • CMAP qualified is ideal but not necessary • Great communication skills • Well-developed relationship building skills • Understanding of the regulatory requirements • Thrive in an expanding and changing environment

Key values:	These key values are what TAB believes to be right and what build up our core identity. How these will be demonstrated in the role:
Trust	We are reliable and we look after our customers' money. We are consistent with what we say and do. We are educational which shows we have a knowledgeable and intelligent team.
Transparent	We have open and honest communication with all parties, both externally (including borrowers, brokers, investors and lawyers) and internally (employees and colleagues).
Personal	We go the extra mile to provide a best in class service to our customers. We understand who our customers are and we ensure our products and information resources are relevant .
Efficient	We can turn around deals quickly as we know what works and what our customers want. We stick to our timelines and stay ahead of our competitors. Our speed and efficiency do not mean we lose sight of the finer details.
Innovative	We have innovative ideas and opinions which keeps us relevant to the market. We add value to our customers on both the lending and investing sides of the business. Our experience coupled with our innovative approach allows us to consider all types of projects. We are innovative in the way we use our technology and resources. We are a small team but we accomplish large tasks.

About TAB:	<p>TAB was founded in early 2018. TAB enables borrowers to access short term capital through unregulated bridging loans on a first and second charge basis against residential and commercial properties in the UK. To date, TAB has originated over £60m of loans with an average loan amount of £785k. Borrowers that need a loan will be matched with institutional funding or private investors.</p> <p>TAB Market enables new and existing investors to access a range of products at varying interest rates. Our products provide investors an opportunity to invest in UK property and benefit even if they don't have the usual means or know how. Our products include TAB Lending and TAB Property. As we continue to evolve and introduce alternative investment opportunities, we will continue to give investors a solid rate of return.</p> <p>Currently located in Cricklewood, TAB will be moving to permanent offices in Borehamwood in November 2021.</p>
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