

TAB | Job specification | Senior Underwriter

Job title:	Senior Underwriter
Company:	TAB London Limited
Reports to:	Head of Underwriting
Job description	TAB is looking for an experienced Senior Underwriter to join our expanding team based in the Borehamwood office. The candidate should have previous experience in underwriting (preferably bridging) and a keen 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:	• Working with a team of underwriters and origination personnel, including their workflows and reporting this to Head of Underwriting or C.R.O. • Ensuring the highest level of quality for the wider team. • Underwriting new applications from start to finish, in line with our lending policies with an ideal minimum pipeline of 15 cases at any one time. • Maintaining regular contact with our brokers, solicitors and valuers to ensure the best possible service levels. • Constant risk assessment of each case as it develops for your own pipeline and the wider team. • Presenting and mandating of credit papers to TAB credit committee and whilst clearly demonstrating commercial risks and creditworthiness of the borrower and strength of the underlying asset. • Working with finance and treasury functions to ensure cases are funded in a timely manner • Regularly update internal teams or stakeholders of pipeline work and case progression • Maintain a 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 • Regular check ins with Risk Manager to ensure the needs of the business are being met
Knowledge and qualifications:	• Minimum 5 years specialist finance underwriting experience • Hold a lending mandate of £500,000 or greater • CeMAP qualified is desired • Demonstrate technical knowledge of specialist finance underwriting • Great communication skills • Well-developed relationship building skills

	• Understanding of mortgage regulatory requirements • Thrive in an expanding and changing environment
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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:	Founded in early 2018, TAB is a leading provider of short-term finance and property investment solutions. With a focus on bridging loans, mortgages and development finance, we empower borrowers to access capital by securing it against UK property. Our bespoke platform, the TAB Market, offers a range of investment products to property investors, providing an opportunity to invest in UK real estate, regardless of their prior experience and at much lower financial entry points. Our offerings include TAB Lending, a bridging loan investment product, and TAB Property, an innovative fractional ownership solution. At TAB, we are dedicated to evolving and providing innovative investment opportunities that deliver a solid rate of return for our investors. Currently located in Borehamwood.
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