



## JOB DESCRIPTION

ROLE :	Mortgage Consultant, Kings Hill
REPORTS TO:	Head of Sales

### PURPOSE

Mortgage Consultants are accountable for the sales process from receipt of initial enquiry through to receipt of application including successful DIP, ensuring that clients are given reliable, professional advice, thus allowing them to select the most appropriate mortgage product for their requirements. This requires familiarity with the core lending criteria of the principal lenders (with which we transact business). Additionally, mortgage consultants are required to make a defined contribution to the achievement of the annual sales target (as set out by the management team) and to make 'added value' contributions in order to further core business objectives.

### Key Responsibilities

- To proactively handle all enquiries received, adhering to the Service Level Agreements as documented in our sales process.
- To meet the required enquiry to new business conversion rates.
- To proactively manage a database of existing clients to maximise the business opportunity.
- To provide advice and recommendation to all enquirers and clients and to adhere to our sales process at all times.

### Key Relationships

- New and existing clients
- Sales director
- Case managers
- Mortgage providers
- Mortgage technical department

### People related Tasks

- To receive mortgage enquiries by email/telephone from new/existing sources, converting those enquiries into completed mortgage business. This includes the effective management of the 'processing' of cases from enquiry through to receipt of application and successful DIP.
- To manage and develop effective, lasting relationships with external clients/lenders, pursuing the core objective of increasing the revenues of the business

### **Process Related Tasks**

- Receive and process enquiries by telephone/email and communicate appropriate recommendations to client with all data recorded in our centralised database in line with published SLAs.
- Establish an effective, proactive system for the follow up of all proposals made to improve the overall rate of conversion of enquiries to business.
- Develop and maintain key client for own portfolio needs, to include a regular contact programme for all clients in line with the published sales process
- Provide clear written/verbal instructions to the Case Management Team, with respect to the processing of cases after Application, assuring the quality of work to be processed
- Maintain sound working relationships with key lenders in the market, ensuring that requests for funding are communicated to them clearly and without ambiguity
- Utilise all IT and sales support materials effectively to ensure timely and accurate advice
- Ensure that lenders' core criteria/information requirements are satisfied prior to submission of application to case manager
- Communicate our terms of business clearly to the client

### **Essential Skills**

- Appropriate professional qualification, ideally with a financial/business management orientation
- Proven ability to develop sound internal and external relationships (well-developed people 'management' and influencing skills)
- Sound communication skills (written and oral)
- Experience of working as part of a team motivated by a series of stretching business objectives with a sales/income orientation
- Innovation and creativity

### **Preferred Skills**

- Experience in the commercial lending environment, either with a national lending institution or other broking business
- IT literacy to ensure own 'system' effectiveness/accuracy, backed up with capability to generate own written material/correspondence
- Range of business contacts in the financial sector
- Adaptability to ensure an ability to work with a wide range of clients and providers, as well as changing work demands