

# Job Description

<b>Position</b>	<b>Client Services Manager</b>
<b>Reporting to</b>	<b>Transaction Management Director</b>
<b>Location</b>	<b>Hastings/London</b>

## Summary of the position

Throughout the life of a loan, from initial enquiry through to full repayment, all the relevant information and documentation needs to be gathered, reviewed, administered and appropriately stored and recorded. The main function of this position is to administer, maintain and progress all our property loan files, proactively chasing for information and updates as appropriate.

## Key Responsibilities

- Supporting regionally based Business Development Managers (BDM) to minimize their involvement in administrative matters.
- Own the administration of a loan from application to repayment
- Seamless communication with the BDM so the BDM can communicate quickly and effectively with the borrower and/ or introducer to relay exactly what stage the application has progressed to at any moment in time
- Administration of Applications In-Box, new loan enquiries to Invest and Fund
- New applications may require more information and points of clarification. These will need to be documented and appropriately followed up
- Due Diligence on any applications will be required and implemented e.g. enquiries of and instructions to Companies House, Land Registry,
- Chasing up all relevant answers to all questions and due diligence information
- Instruction of QS, valuers, solicitors and any other third-party providers
- Maintenance and progression of property loan files
- Upkeep of internal records (including pipeline reports, credit decisions and underwriting capacity)
- Dealing with inbound correspondence associated with both new loan applications and existing loans (including email, phone and letters)
- Ensuring we capture why a deal does not proceed to the next stage should Invest and Fund or the borrower stop the process
- Instruction and ongoing liaison with property valuers, solicitors and monitoring surveyors associated with stage payments of a development loan
- Ensuring the BDM have regular site visits planned and all relevant feedback from the visits is recorded
- Immediate escalation to line manager of any information that might suggest a potential event of default on an existing loan
- Managing third party service level agreements to ensure prompt receipt of reports and answering of queries. Escalation to Line Manager if third parties are failing to meet their service level commitments
- Drafting of Indicative Term sheets for specific loans
- Drafting of Loan Agreements
- Checking of interest and fee calculations

## Key Skills

- Excellent communication skills, written and verbal with the ability to clearly articulate requests and instructions to a variety of contacts
- Efficient stakeholder engagement at all organisational levels
- Ability to plan and prioritise own workload. Working on own initiative to deadlines following detailed internal policy and procedure
- Ability to draft and amend loan documentation as instructed by legal, credit and compliance
- Solid understanding of the legal process associated with property lending and documentation
- Solid/strong IT skill
- Good understanding of Peer to Peer lending and On-line platforms.
- Flexible and adaptable in approach and able to change styles in order to ensure that users are dealt with in the appropriate way.
- Positive 'can do' attitude
- Ability to work as part of a team and individually to tight deadlines
- Collaborative team player who is willing to share knowledge and learning openly to create understanding and support
- Excellent attention to detail