

## MORTGAGE AND PROTECTION ADVISER

### IS IT A ROLE FOR YOU?

You will have a good head for figures, an analytical brain and excellent interpersonal skills.

You will also be able to demonstrate an ability to follow processes through. In addition, you'll display outstanding customer service as well as being highly motivated, professional and a real 'people person'.

If you're a tenacious and driven individual with a proven track record in financial services, you could be just what we're looking for...

### IS IT US?

PBS was established in 2007 and has become the market leader in the Lancaster area for providing independent mortgage advice. Our large client bank continues to grow due to recommendations from existing clients, estate agents, accountants and solicitors. Our experienced team have a reputation for delivering excellent customer service and have outstanding product knowledge.

### ROLE:

You'll be responsible for helping people find and apply for the right mortgage for them, according to their situation and finances. You'll be dealing with estate agents, solicitors and mortgage lenders, keeping up to date with the current market and legislation and working closely with your clients. You'll have a 'can do' approach as well as excellent interpersonal skills. In addition to this you will also advise clients on their protection needs, arranging life insurance, critical illness and income protection along with home insurance, from the whole of the market.

### YOU WILL BE RESPONSIBLE FOR:

- Helping people find the right loan for them
- Taking them through the home buying or refinancing process
- Managing paperwork
- Dealing and negotiating with lenders and underwriters
- Meeting with clients, listening to their needs
- Keeping up-to-date with mortgage deals, products, technical or legislative changes within the marketplace.
- Advising clients on their protection needs

### IN RETURN:

In return we offer an attractive remuneration package with uncapped earnings (salary + bonus) and the successful candidate will have the opportunity to progress to full IFA status with training and support provided.

### ESSENTIAL

- Good with figures
- Analytical and enquiring mind
- Attention to detail
- Knowledge of common mortgage products, programs and procedures
- Understanding of mortgage underwriting
- Experience of Microsoft Office programs
- Exceptional people skills + good communication skills
- Good at sales to promote our services
- An industry-recognised qualification eg Chartered Insurance Institute (CII)
- Certificate in Mortgage Advice (Cert MA) or Certificate in Mortgage Advice and Practice (CeMAP)

### DESIRABLE

- Willingness to learn, find out about new products and regulation
- Demonstrable industry experience
- Good team player
- Ability to juggle multiple jobs and work to a high standard, even when faced with a tight deadline
- Possess a high level of client focus and understanding of client needs

**Interested?**

**Get in touch**

**Sent your CV to:**

**[advice@pbsfinancial.co.uk](mailto:advice@pbsfinancial.co.uk)**

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