



## JOB DESCRIPTION

# Lending Manager

### DEPARTMENT

Lending Team

### REPORTING TO

Head of Lending

### LOCATION

Wick, Bristol

### SALARY

Dependent on experience

## About the role

Established in 2013, Black & White Bridging is a people-centric short-term lender. Our aim is to be one of the best funding partners for intermediaries operating in bridging and development finance. We combine people, products and processes to deliver truly transparent lending with no grey areas.

Due to our continued expansion and growth plans, we are looking for an additional Lending Manager. You will be responsible for assessing and underwriting complex bridging applications from brokers and intermediaries, minimising risk to the company whilst adhering to regulations and standards.

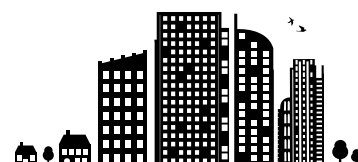
## Main duties and responsibilities

- Assess and underwrite bridging and development loan applications in line with prevailing lending policy and mandate level
- Assess and resolve risk or any issues with applications
- Work closely with intermediaries to manage the process from application to completion
- Assess credit reports, KYC and AML documentation to ensure applications are verified
- Review valuation reports
- Approve and reject applications in line with policy and mandate
- Recommend loans to the Head of Lending or Credit Committee where they fall outside of the lending mandate held
- Produce high-quality and articulate credit papers, presenting a clear rationale for supporting the proposal
- Manage your own pipeline of cases
- Liaising with brokers, borrowers and professional partners such as solicitors and surveyors
- Other ad hoc tasks to ensure swift processing of cases in line with SLAs

## Skills and experience

- Minimum experience of 1 year in property lending, holding a £250,000 mandate or more
- Bridging, commercial or development underwriting experience is desirable
- Strong communication skills
- Good project and time management skills
- Comfortable in a fast-moving environment where priorities sometimes change
- The ability to work under pressure to deadlines
- Comfortable working to a brief, as part of a team or on your own
- Committed, enthusiastic, flexible and a lateral thinker
- Strong attention to detail and ability to identify risks at an early stage
- Possess strong IT skills with a good working knowledge of MS Office
- A good sense of humour
- The desire to succeed through collaboration, not being shy and occasionally standing out from the crowd
- A self-confident communicator, and team player with attention to detail and good time management

For truly transparent lending with no grey areas



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