

## Job description

Department: Operations  
Job title: Mortgage Executive  
Reporting to: Operations Manager

### About RAW Capital Partners

RAW Capital Partners is a specialist lender and boutique asset management business based in Guernsey.

We currently operate in a specialise segment of the mortgage market where we can source high-quality opportunities that others overlook. We provide secured lending against UK property, primarily to non-UK resident individuals purchasing buy-to-let property.

Meanwhile, we provide our investors with attractive and consistent risk-adjustments returns, a high level of capital security, and fee transparency. It is our aim to grow the fund's assets under management while continuing to provide investments that perform as investors expect.

### Purpose of role

As a Mortgage Executive, you will play a key role in managing and ensuring the timely and accurate completion of mortgage loans on behalf of the RAW Mortgage Fund. With responsibility for overseeing a range of mortgage-related transactions, you will work collaboratively across teams and with external professionals to deliver high service standards while adhering to regulatory and risk management requirements.

### Key responsibilities

In this role, you will:

- **Manage Mortgage Transactions:** Take ownership of mortgage loan processes, including additional advances, renewals, repayments, and other transactions.
- **Conduct Due Diligence:** Assess borrower and property-related information, ensuring compliance with lending criteria, regulatory requirements, and risk management policies.
- **Document Review and Preparation:** Review and analyse mortgage-related documentation, verifying accuracy, risk factors, and regulatory adherence before submitting findings to the Credit Committee.
- **Liaise with Teams:**
  - Receive and process mortgage loan applications from the front office.
  - Manage renewal and repayment requests from client services.

#### RAW Capital Partners Limited

Carinthia House  
9-12 The Grange  
St Peter Port  
Guernsey GY1 2QJ

Telephone +44 1481 708 250  
Email [info@rawcapitalpartners.com](mailto:info@rawcapitalpartners.com)  
[www.rawcapitalpartners.com](http://www.rawcapitalpartners.com)

Licensed by the Guernsey  
Financial Services Commission

Registered No. 55668

- **Engage with Professionals:** Instruct solicitors, valuers, and other external parties to act on the Fund's behalf, ensuring smooth and accurate transaction handling.
- **Coordinate Loan Completion:** Oversee all aspects of loan completion, as well as manage loan recovery processes where necessary, ensuring transactions are executed accurately and on time.
- **Maintain Compliance and Risk Standards:** Ensure transactions align with the Fund's credit risk and financial crime policies and comply with all relevant regulatory requirements.
- **Support Continuous Improvement:** Identify and implement process enhancements to improve efficiency and service delivery.

## Key skills and experience

We are looking for candidates who:

- Have strong attention to detail and a commitment to accuracy.
- Are clear thinkers with the ability to communicate effectively with internal teams and external professionals.
- Thrive in a busy environment and can manage multiple priorities effectively.
- Have a problem-solving mindset and the initiative to drive continuous improvement.

While experience in the lending market (ideally in residential mortgage-backed lending) is highly desirable, we also welcome candidates with strong transferable skills and a willingness to learn.

In recognition that the value of a person is greater than the roles and responsibilities set out in their job description, we encourage all staff to bring their unique values, characteristics and skills to contribute to the furtherance and fulfilment of the organisation's goals in whatever way they wish.

## Key outcomes

In this role, your success will contribute to:

- Accurate and secure completion of property transactions.
- High levels of service for customers and counterparties.
- Effective management of credit and financial crime risks within the Fund's risk appetite.
- Compliance with all relevant rules and regulations.

## Salary & Benefits

- Competitive salary
- Discretionary bonus
- Contributory pension scheme
- 25 days' annual leave
- Support for professional qualifications
- Staff healthcare