

Job description

Department: Operations

Job title: Trainee 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.

What will you be doing?

As a Trainee Mortgage Executive, you will have the opportunity to develop your career in financial services while contributing to the smooth, timely and accurate completion of mortgage loans on behalf of the RAW Mortgage Fund. Working closely with experienced colleagues, you will receive on-the-job training and support to grow your skills and expertise.

Your role will include:

- Learning Core Processes: Gaining hands-on experience in managing mortgage transactions, including additional advances, renewals, repayments, and other related tasks.
- Learn and assist with Due Diligence: Develop an understanding of borrower and property due diligence, helping to review information and identify key risks while applying the lending policies to ensure compliance.
- Collaborating with Teams:
 - Assisting in the receipt and processing of mortgage loan applications from the front office.
 - Supporting renewal and repayment processes received from client services.
- **Engaging with Professionals**: Shadowing and assisting in instructing solicitors, valuers, and other professionals acting on behalf of the Fund.
- Documentation Review: Helping to review legal and financial documentation, compiling summaries, and learning how to submit findings to the Credit Committee.

RAW Capital Partners Limited



 Support Loan Completion and Recovery Process: Learn how to coordinate mortgage loan completions and assist in recovery efforts where required, ensuring accuracy and timeliness.

Throughout your journey, you will be mentored by experienced team members and have opportunities to develop the technical and interpersonal skills needed to grow into a fully independent Mortgage Executive role.

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 skills and experience

We are looking for candidates who:

- are diligent and have good attention to detail
- are clear thinkers and clear communicators
- enjoy a busy working environment
- are eager to learn and grow within a professional financial environment

Previous experience in financial services or lending is not required, but a positive attitude, a willingness to learn, and a genuine interest in operations and lending are essential.

Key outcomes

As you develop in the role, your contributions will help ensure:

- high levels of service for customers and counterparties
- accurate and secure property transactions
- compliance with all appropriate rules and regulations

Salary & Benefits

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