| DILOSK | ICSMortgages |

Job Description			
Title:	Lending Manager		
Department:	Lending and Business Development	CF Approval	Yes
Reporting to:	Chief Commercial Officer		
About Dilosk:	Dilosk DAC trading as Dilosk and ICS Mortgages, is an Irish financial services company, headquartered at 20 Ely Place, Dublin 2. We are a specialist lender providing award winning mortgages to Buy-to-Let residential property investors and Owner-Occupier customers. We are regulated by the Central Bank of Ireland as a Retail Credit Firm and comply with all the relevant regulatory codes applicable to mortgage lending in Ireland. The ICS brand was established in 1864 and has remained a leading and trusted brand in the mortgage market throughout its 157 years history. We are the leading provider of new Buy-to-Let mortgages for residential property investors in Ireland.		
The Role:	• Deliver on the annual new business lending targets for ICS Mortgages/ Dilosk via our Broker Chanel and Direct Lending Business • Manage the quality, conversion and delivery of new business originated through the active pre-screening of applications and training/advice provided to the Broker community • Proactively manage new direct business applications progressing cases from enquiry through to completions • Proactively manage the new business pipeline (Broker Channel and Direct Business) and regularly review the portfolio's performance to ensure an accurate reading of "live" business • Act as the contact for Brokers providing continuous updates on products, pricing, credit criteria, application process. • Ensure strong relationships are maintained with Brokers positioning ICS as the lender of choice and with all departments within ICS (e.g. Credit, Finance, AML etc.) • Provide system training to Brokers new staff and ongoing training of existing staff, on Packaging cases on Products (FTB/SSB/Switcher and BTL products), on Process		

	(Applications/Offers/Completions) and Post Completion. • Develop excellent relationships with internal departments and represent client cases to them to maximize the amount of good quality lending that can be originated. Support clients in the retention of existing business. • Provide timely updates to Senior Management on the mortgage market including reporting on criteria, process, rates, commission, marketing initiatives etc. • Identifying new business opportunities by appointing new brokers that will be of benefit to ICS Mortgages, third party introducers and direct business leads. • Proactively assist Brokers in obtaining new business and to promote the ICS brand. • Assist in the origination and analysis of secondary mortgage pools which come to the market • Management of ASU cases where necessary and negotiating with • clients to ensure NPL's are minimized and cases are successfully resolved and implemented. • Dealing with negotiations on cases where there are limited alternative resolution options. • Assist in Projects/tasks assigned from time to time by Management
Education and Experience:	• Ideally a University primary degree or relevant Industry qualification. QFA or APA qualification is necessary. • Minimum of 5 years within a banking/lending background preferably working for a banking institution or a brokerage firm/ mortgage company. • Strong knowledge of origination / lending/ consumer codes and practices. • A network of contacts among the broker and intermediary community would be beneficial. • Proficient in the suite of Microsoft Office products.
Skills and Personal profile:	The ideal candidate will be able to demonstrate: • Highly motivated working to targets. • Excellent interpersonal skills. • Excellent organisational skills. • Team player who works well in a small and dynamic team. • Self-starter with strong initiative. • Discreet and confidential. • Excel, Word skills required with an understanding of Office 365. Training will be provided to help develop an understanding of the ICS mortgages broker portal origination system.