



Legal Counsel - Operational

About Pepper Ireland:

Pepper Ireland is a leading asset manager and provider of third-party loan and advisory services. Established in September 2012, the company has operations in Dublin and Shannon, employing over 400 people.

Pepper has over €19 billion of loan and commercial real estate assets under management. These are comprised of commercial real estate portfolios and residential mortgages, as well as personal and small and medium enterprise (SME).

Pepper commenced lending to the Irish commercial mortgage market in June 2017, trading as Pepper Money providing a modern alternative for lending in Ireland.

Pepper in Ireland is part of the Pepper Group, a diversified, global financial services business. Pepper Group focuses on three key disciplines across the residential and commercial property sectors: Lending, Advisory and Asset Management. Pepper Group is headquartered in Australia, where it has been operating since 2001.

About this Role:

The purpose of the Legal Counsel on the Legal team is to provide legal support to the Mortgage Operations team, Commercial Real Estate team and internal stakeholders to support the delivery of commercial objectives and mitigate company loss through the management of the mortgage legal recovery process.

Location: Dublin or Shannon

Key Responsibilities:

- ▶ **Litigation:**
 - Complete all relevant legal documentation relating to Mortgage court cases.
 - Instruct solicitors on the commencement and progress of the mortgage recovery.
 - Communicate effectively to the business in relation to changes in legislation and legal policies.
 - Make recommendations on cases based on input from external solicitors and internal account reviews
 - Preparation of accounts for review by the Account Review Committee providing case progress and minutes
- ▶ **Conveyancing:**
 - Review title deeds to confirm good marketable title
 - Audit of title deeds inventory and tracking of deeds location
 - Liaise with the Mortgage teams and panel solicitors re: completion of conveyances
 - Work closely with the business to assist in the rectification of deed and insurance issues
- ▶ **Compliance through Risk Management:**
 - Ensure all tasks are conducted in a manner compliant with all policies, procedures and legislative requirements
- ▶ **Customer Service:**
 - Providing advice and guidance to internal Pepper stakeholders and teams including but not exclusive; Mortgage/ Legal Securities/ Receivership/ Personal Insolvency & Bankruptcy Teams in relation to cases within the legal process
 - Support the business to bring high value, contentious litigation and conveyance cases to a satisfactory settlement and conclusion
 - Build and develop a Litigation unit, expediting the litigation platform in adherence to Pepper policy and discretions, seeking the best outcome for both Customer and Pepper in a commercially effective and compliant manner.

- ▶ **Analysis and Reporting:**
 - Lead, Develop, enhance, and maintain all reporting and analysis for the team including legal statistic, court case actions / results, legal costs etc.
 - Management and ensure weekly action and sales report are completed within the set time frame.
 - Management and oversight of 3rd Party Solicitor firms ensuring 3rd Parties adhere to court timelines and agreed service level agreements
- ▶ **Project involvement:**
 - Involvement in a variety of projects as directed by Management Team which support the Pepper overall strategy

Performance Measures:

- ▶ Accuracy of Legal Documentation
- ▶ All Legal and Recoveries timelines and service levels are completed within target time frame.
- ▶ Complete instructions with required accuracy and within specified receipt of completed instructions.
- ▶ Measured through spot checks of instructions issued and through monthly file audits
- ▶ Accuracy of Legal Documentation
- ▶ Accuracy of inventory
- ▶ Completions of conveyances
- ▶ Any new risks identified have been discussed / referred to management and an action plan is put in place
- ▶ Success in this area as measured through various customer surveys, feedback, SLA compliance, Pepper measures.
- ▶ Relevance, Accuracy and Timeliness of reports and analysis
- ▶ Achievement of goals as set for each project
- ▶ Contribution to projects

Skills & Experience:

- ▶ Qualified Solicitor (essential)
- ▶ 0-3 years PQE with a general practice background (essential)
- ▶ Minimum of 3years' post qualification experience in repossession proceedings (essential).
- ▶ Circuit and High Court litigation experience is essential.
- ▶ A thorough knowledge of Mortgage litigation procedures and practices (essential).
- ▶ Knowledge of relevant mortgage legislation and industry requirements which may impact across the industry (CCMA, CPC, SME codes) (essential).
- ▶ Excellent decision making, communication, interpersonal skills (essential).
- ▶ The ability to multi-task, to work under pressure and to meet deadlines (essential).
- ▶ Experience in running a heavy caseload (essential).
- ▶ Highly motivated and confident with the ability to work proactively on their own and within a team; and excellent organisational and IT skills (essential).
- ▶ Relevant legal experience gained in the financial services sector (desirable).

Technical Competencies:

- ▶ IT Knowledge – Level 2 (essential).
- ▶ Legal & Compliance – Level 4 (essential).
- ▶ Risk – Level 3 (essential).

Interpersonal & Behavioural Competencies:

- ▶ Accuracy & Quality – Level 3
- ▶ Judgment and Decision making – Level 3
- ▶ Communication Skills – Interpersonal and Written – Level 3
- ▶ Customer Service and Commercial Awareness – Level 3
- ▶ Developing Others – Level 3 –The ability to delegate responsibility and to work with others and coach them to develop their capabilities.
- ▶ Influencing/Persuasion and Negotiation skills – Level 3
- ▶ Strategic Thinking – Level 3

Pepper is an equal opportunities employer

For more information or to apply email recruitment@peppergroup.ie

RESTRICTED