



MORTGAGE UNDERWRITER

Job Location: Toronto
Reports to: Senior Manager, Mortgage Underwriting
Department: Mortgage Originations
Employment Type: Permanent Full-Time

Company Overview:

Equity Financial is a publicly traded Canadian financial services company serving the alternative retail mortgage market through its OSFI-regulated wholly-owned subsidiary Equity Financial Trust Company. In 2012, Equity has been recognized as one of the year's **Best Workplaces in Canada** and Best Workplaces in Canada for Women by the **Great Place to Work® Institute**. At Equity, we strongly believe our success is based on one singular factor – our people.

Overview of Position:

The underwriter will evaluate, price, negotiate, recommend, restructure or decline mortgage applications within established guidelines, ensuring at all times that the emphasis is on deal-making and relationship management.

Job Responsibilities:

Responsibilities will include:

- Developing and strengthening broker relationships in a sales culture environment
- Evaluating and recommending mortgage applications by assessing customer's credit history, collateral and income or ability to pay within established guidelines.
- Apply common sense approach to underwriting and risk evaluation of applications.
- Keeping up with the latest industry knowledge, competition and market trends
- Developing and strengthening internal and external relationships
- Work in collaboration with the team to ensure targets are being met
- Assessing 20+ applications per day

Qualifications & Attributes:

The successful candidate will have:

- 5 years experience in the residential mortgage industry, particularly broker origination
- A passion for exceeding customer service expectations and an ability to deliver on those expectations.
- Strong understanding of residential mortgage appraisals
- Proven ability to make sound underwriting decisions.
- Well developed negotiation and sales skills
- Relationship building skills

- Time management and multi-tasking skills.
- Excellent written and verbal communication skills
- Ability to work independently and within a team environment
- Ability to adapt to a fast paced, changing environment
- PC literacy with working knowledge of Microsoft Outlook, Excel, Word and other financial/adjudication programs.

Additional Information:

Please note that only candidates selected for an interview will be contacted.