

# Equity Financial Trust



## Appraisal Officer

**Job Location:** Toronto  
**Reports to:** Director, Mortgage Operations  
**Department:** Mortgage Originations  
**Employment Type:** Permanent Full-Time

### Company Overview:

Equity Financial is a publicly traded Canadian financial services company serving the alternative residential mortgage market through its OSFI-regulated wholly-owned subsidiary Equity Financial Trust Company. At Equity, we strongly believe our success is based on one singular factor – our people.

### Overview of Position:

Under the direction of the Director, Mortgage Operations, the Appraisal Officer (AO) is responsible for reviewing residential appraisals to ensure the properties conform to Equity's guidelines. They will provide recommendations and reposts on properties, lending areas and site inspections. The AO will work in conjunction with the underwriters and play an important role in the growth and success of Equity Financial Trust Company's mortgage business.

### Job Responsibilities:

- Review and approve residential appraisals according to Equity's risk appetite and policies
- Interface with Appraisers and Solidifi when appraisals are not completed to our specifications or when additional information is required
- Keep accurate reports pertaining to appraisers and lending areas in an effort to minimize and identify fraud or suspicious activity
- Design program to score both Appraiser and Appraisals with the long term goal of automation for Appraisal reviews
- Meet SLA timelines for appraisal reviews
- Maintain and utilize reports to track and manage deals in pipeline
- Communicate effectively with the Underwriters and the Directors to ensure timely accurate results
- Communicate (both verbally and in writing) to clients, brokers, agents, solicitors, funding and originations in a timely and courteous manner when required
- Ensure that Quality Assurance requirements, Compliance and Risk review queries are dealt with in a timely and accurate manner
- Strict adherence to all Company, business area and AML/ATF policies and procedures
- Site inspections and/or drivebysker of properties when required by the business
- Conduct market research for new lending area opportunities including area, real estate and employment statistics and make recommendations for new or expanded lending areas
- Occasional business travel to conduct research on new lending areas may be required

**Qualifications & Attributes:**

- A minimum of 2 years' experience in a Mortgage Operations or similar role
- Strong customer service skills
- Professional communication skills both written and verbal
- Able to quickly set priorities, remain disciplined and organize workload through effective time management
- Detail oriented with attention to accuracy
- Able to work in a paperless environment
- Negotiation skills
- Ability to deliver unpopular decisions while maintaining relationships
- Comfortable using multiple system platforms simultaneously
- Self-motivated with the ability to work both independently and with the team
- Ability to adapt to a fast paced, changing working environment
- Actively participate in team building activities

**Job Complexities / Thinking Challenges:**

The AO is a position that works as an underwriting support role in order to to facilitate deal completions and provide expertise in appraisal reviews. The ideal candidate would have experience working with appraisals and appraisers in a near-prime world and make common sense decisions.

**Additional Information:**

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