

Equity Financial Trust

Training Specialist

Job Location: Toronto
Reports to: Director of Training
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:

The Candidate is a self-motivated, active leader and has a solid background in Alt “A” and “B” residential mortgage business from end to end. The ideal candidate will be able to provide assistance in developing Training programs for new and experienced UW’s and support staff in Systems, Underwriting, Document and Fraud Detections. The Candidate will assist with the development and execution of training for new and existing employees as it relates to the Origination process and Servicing (in the future).

Job Responsibilities:

Job Responsibilities include but are not limited to, provide assistance to the Director of Training with:

- Develop and deliver training modules that can be used for new and existing staff
- Train new and existing staff on systems (LMS360), products, underwriting guidelines, documentation review and fraud detection, funding and servicing functions on own or in conjunction with a 3rd party provider
- Co-coordinating training with appropriate Department (eg AML/ATF) or outsource as needed
- Ensure that staff are fully knowledgeable on AML/ATF and OSFI requirements
- Develop and deliver test examples and case studies as part of the training process
- SME for the new Underwriting system
- Updates to both RMUP and Procedure manuals, as needed
- Be internal expert for RMUP and provide advice for amendments and ensure that any training, when needed is delivered on a timely basis
- Assist with updates and changes to the RMOM as needed

Qualifications & Attributes:

- Must have minimum 3 years in the mortgage lending business.
- Must have proven record for training and development of Underwriters and Funding Specialists
- Proven experience and understanding in “Alt A and Alt B” residential mortgage business.
- Solid experience reviewing residential mortgage appraisals and evaluating associated risk.
- Past experience in both mortgage underwriting and mortgage administration.
- Working knowledge of Office XP, Filogix, Mor-Web, Underwriting and Servicing Platforms is an asset.