

Equity Financial Trust



Income Verification 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 Income Verification Officer (IVO) will manage income verification for their assigned underwriters' files. They will provide recommendations and detailed write ups on their income reviews. The IVO will work in conjunctions to their assigned underwriters and will play an important role in the growth and success of Equity Financial Trust Company's mortgage business.

Job Responsibilities:

- Conduct income document analysis and calculations to ensure the application income can be confirmed.
- Keep accurate reports pertaining to employers in an effort to minimize and identify fraud or suspicious activity
- Meet SLA timelines for document review
- Maintain and utilize reports to track and manage deals in pipeline
- Communicate closely with the Underwriters and Director, Mortgage Operations 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
- 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
- Provide the highest level of support to originations and funding
- Maintain operational excellence, using all available resources, escalating when necessary, in order to maximize efficiencies and provide quick turnaround times

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
- Capability of thriving in a growing environment
- Desire to continuously grow and take on new challenges
- Actively participate in team building activities

Job Complexities / Thinking Challenges:

The IVO is an underwriting support role that helps facilitate deal completions and provide expertise in income reviews. The ideal candidate would have experience working in a near-prime world with the capabilities to assess income and make common sense decisions.

Additional Information:

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