

# Equity Financial Trust

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## Vice President, Mortgage Servicing

**Job Location:** Toronto  
**Reports to:** Chief Executive Officer  
**Department:** Mortgage Servicing  
**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 Vice President, Mortgage Servicing reports to the CEO and is responsible for managing the servicing and client account Management departments.

The VP, Mortgage Servicing is a member of the Senior Management Team and ALCO, playing an integral role in the company's strategic direction, development, and future growth.

### Job Responsibilities:

- Manage the day to day Mortgage Servicing business. (renewals, tax, administrative, refinances, collections).
- Oversee the training, coaching and supervision of the servicing team.
- Meet a balanced scorecard set of objectives such as retention, duration, margin, arrears, and losses.
- Drive the implementation of new servicing opportunities such as customer portal, prime product roll out and other ancillary products roll-out.
- Assist in building, developing and maintaining policies, procedures and regulatory policies.
- Ensure that mortgage servicing complies with all regulatory requirements and policies and procedures are properly executed and monitored.
- Ensure proper operational controls are continuously documented and monitored for all processing activities.
- Help ensure all technology implementations are successfully executed.
- Oversee the comprehensive reporting of monthly operating statistics.
- Maintain a 'continuous improvement' approach to processes and procedures to improve overall consistency and efficiency throughout the operation model.
- Develop and document policies and procedures as required.
- Keep up-to-date and abreast of operational trends in the industry and best practices.
- Implement programs to ensure attainment of business plan for growth and profit.

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## Qualifications & Attributes:

- A university degree.
- A minimum of 8 years working in residential mortgage servicing (renewals, tax, refinancing, covenant changes, collections/arrears, discharges, mortgage default etc), and/or residential mortgage operations.
- Proven experience in strategic planning and execution.
- Past involvement in contracting, negotiating, and change management procedures.
- The ability to simultaneously manage several projects while working with their teams.
- The ability to produce communications (at the board level) professionally, both written and verbal.
- Excellent people management skills.
- Flexibility and the ability to multi-task and work within an ambiguous, fast-moving environment, while also driving toward clarity and solutions; demonstrated resourcefulness in setting priorities and guiding investment in people and systems.