

A Real Estate Capital Bank

A Private Equity Real Estate Investment Firm focused on; Mortgage Banking, Real Estate Equity & Special Situation Investments Celebrated 35 years in 2022

Title: Senior Mortgage Underwriting

Reports to: Co-Head of Mortgage Investment Underwriting Location: Toronto, ON Job Type: Permanent, full-time

Who we are?

Founded in 1988, an entrepreneurial organization with a long track record and a entrepreneurial talent pool, the Firm Capital Organization is a real estate private equity firm focused on the areas of mortgage banking, real estate investments and special situation investments. Please visit our website at <u>www.firmcapital.com</u> for further information.

Position

Within the Firm Capital Organization, Firm Capital Corporation ("**FCC**") is a Mortgage Banker with the objective of lending up to \$1 billion per year.

FCC is looking for a Senior Mortgage Underwriter to lead, complement, and support an existing high performing team.

What you need to succeed

- Undergraduate or College degree in Finance, Commerce, or Real Estate;
- 5+ years of mortgage underwriting experience or relevant work experience in real estate, or finance;
- Understanding of the real estate market and ability to analyze complex commercial & residential lending opportunities primarily related to bridge financing;
- Understanding of lending practices;
- Ability to originate and manage clients;
- Ability to understand and navigate complex financial documents with strong analytical/mathematical skills;
- Advanced skills in MS Office Suite (Word, Excel, PowerPoint, Outlook);

- A results driven self-starter with the ability to work independently under minimal supervision and as part of a large team;
- Ability to take ownership of tasks by working proactively and achieving financial targets;
- Demonstrated ability to prioritize activities and meet deadlines in a fast-paced, entrepreneurial environment;
- Strong verbal and written communication skills;
- Must be fluent in English (written and oral); and
- A positive and professional attitude.

Your new role

- Establishes and maintains positive relationships with mortgage brokers and agents, as well as borrowers;
- Maintains positive relationships with external partners such as mortgage insurers, appraisers, title insurance companies, lenders and solicitors;
- Adjudicates mortgage applications within established limits while ensuring adherence to policies and procedures
- Interacts with borrowers directly, where applicable, to complete mortgage lending decisions;
- Transaction due diligence;
- Prioritizes mortgage applications and workflow to ensure consistent and sound risk assessments, as well as a high level of customer service, are maintained while managing high volumes of files;
- Stays current with the latest industry knowledge, competition, and market trends
- Collaborate with support staff and executive management; and
- Perform other duties as assigned.

What we offer you

- Competitive salary
- Opportunity to advance your career as the company grows
- In-house Chef with weekly staff lunches
- Full kitchen with complimentary drinks and food
- Creative Social Committee that organizes team building events and weekly socials
- Free parking

How to apply

Please forward your resume and cover letter via email to <u>careers@firmcapital.com</u> and reference the position you are applying to in the subject line. *Please list all professional licensing in your cover letter or resume*. Visit our website at <u>www.firmcapital.com</u> for further company details. We thank all candidates who apply for this opportunity but only those selected for an interview will be contacted.