



## **MORTGAGE ASSOCIATE**

### **About our Company:**

Ownest Financial is an online mortgage brokerage unlike any other. We have a unique business model and software system which allows flexibility, ease and speed, and is completely client focused. Our customers come first, and our financing solutions never put our profits above our clients' needs. We offer a unique blend of automation and hands-on customer service.

### **About the Position**

Our Mortgage Associate is a hybrid position that serves as both Broker and Underwriter to facilitate the needs of our clients. This position will require current mortgage experience along with an active Mortgage Broker License. Reporting to the VP of Operations, this position will analyze financial information and follow automated processes/protocols, as well as offer hands on customer support. It is a sales focused role with minimal to no paperwork.

### **Responsibilities**

- Review mortgage applications and documentation for accuracy. Ability to structure mortgage applications and submit to lender
- Recommend mortgage deals that our system puts out that fit all lenders guidelines
- Establishes and maintains positive relationships with others build loyalty to the Company
- Maintain positive relationships with external partners such as mortgage insurers, appraisers, title insurance companies, and solicitors
- Interacts with clients for the collection of all required documents to satisfy mortgage commitment conditions
- Review and verify accuracy of required documentation related to income, down payment and the property using sound due diligence and in compliance with internal and regulatory guidelines prior to signing off on any mortgage conditions or documents, where applicable
- Escalate any documentation issues to the Management for review and sign off
- Respond to all inquiries within established turnaround times

**Other Skills and Attributes:**

- Strong negotiation skills
- Proven closing skills
- Strong understanding of structuring mortgage deals
- Ability to communicate with assertiveness and confidence
- Common sense approach to financing
- Excellent credit knowledge
- Energetic, positive, competitive and results oriented
- Ability to build and maintain positive relationships
- Strong aptitude for customer service excellence
- Strong communication skills—both written and verbal
- Ability to deal with conflict
- Analytical skills
- Attention to detail
- Strong organizational and time management skills
- Positive team player
- Ability to manage pressure in an environment of high volume processing with tight turnaround times
- Multi-tasking abilities
- Flexibility to work hours as dictated by the needs and requirement of our sales team and clients

**Experience/Education:**

- Licensed as a Mortgage Broker with a minimum of 3 years' experience
- Minimum 3 years underwriting experience – preference given to persons working in a brokerage environment
- Must possess a good understanding of Canadian Lenders, CMHC, GENWORTH and Canada Guaranty products and guidelines
- Fully competent in working with MAC and customized software

**Compensation:**

- Competitive base pay depending on experience, with monthly bonuses based on targets met.

Please forward experience and all inquiries to [audrey@ownest.ca](mailto:audrey@ownest.ca)