

**Who – the company:** Our client is a Vancouver-based mortgage firm with a progressive and innovative approach to residential and commercial real estate financing. Our client represents two diverse mortgage lenders, a Mortgage Investment Corporation and a Financial Non-Traditional arm, under one parent company. With a reputation for professionalism and leadership, they are committed to providing concrete solutions to even the most complex financial transactions. Specializing in mortgages, equity financing, bridge financing and commercial mortgages, our client offers financial services to meet every need. Our client has a social culture with a “work hard/play hard” environment and a tightknit team of ~20 employees who work very collaboratively. They are run by impressive leaders, and it’s a great place to learn and grow over the years.

**What- the Role:** We are seeking a new **Junior Mortgage Underwriter** to join our client in the residential mortgage brokerage side of their business. The new Underwriter will report to the Vice-President, Underwriting and will work closely with the Directors of the companies, the President, and with two senior mortgage underwriters who themselves started their real estate careers with our client. This is a junior position, and a great opportunity for someone with the drive, passion, and smarts to prove their value to a successful and entrepreneurial company. Join our client, gain incredibly valuable mentorship, learn the key concepts of real estate mortgage brokerage, and move up over the years!

**What- the Responsibilities:** The new Mortgage Underwriter will have the opportunity to work on the hundreds of transactions that our client works on every year, with deal sizes ranging from a couple hundred thousand dollars to ten million dollars. The Underwriter will conduct financial modeling in Excel to look at future value calculations, effective rate calculation, cashflow modeling, sensitivity analysis, etc. Ultimately the Underwriter will prepare loan and investor packages, work on proformas, do ad hoc market research, contribute to presentations... and the list goes on. As the Underwriter masters certain tasks, they will have the opportunity to take on more and more challenges and responsibilities.

**Who- the Candidate:** We are seeking someone who is adaptable and enjoys variety in their work. Efficiency, analytical prowess, business savvy, and detail-orientation are key in this fun and fast-paced role! Excellent communication skills (written and verbal) are crucial, with the confidence and polish to interact with Directors and in the future with lenders, investors, bankers, etc.

## What- the Qualifications:

- **Relevant post-secondary degree or diploma**- ideally related to real estate finance.
- At least 1 year of relevant corporate work experience, ideally in a real estate company, mortgage brokerage, or financial institution.
- Understanding of **mortgage underwriting concepts** and ability to conduct junior-level underwriting and to create a sample loan summary.
- Strong attention to detail
- Advanced proficiency in **Excel**, with ability to manipulate sophisticated financial models. The more functions and formulas the candidate has familiarity with, the better!
- Excellent hands-on experience with Microsoft **Word** and Microsoft **PowerPoint**.
- Outstanding **communication skills**, written and verbal.
- Ability to multi-task in a fast-paced work environment

**Why:** This is a diverse junior level role that will enable you to work for interesting and reputable organization, and to accelerate your career in complex mortgage underwriting and/or other areas of real estate finance. Great opportunity to touch upon a variety of responsibilities on transactions of various types and sizes, and to feel part of a tight-knit and friendly team that puts an emphasis on collaboration and mentorship.

**Where:** Downtown Vancouver. Very transit accessible and lots of amenities nearby.

**How Much:** Starting base salary commensurate with education and work experience. 2 weeks vacation, plus the office is typically closed from Christmas to New Years. Our client will financially support their new Underwriter once they are ready to write the mortgage broker exam and get their broker license.

**When & How to Apply:** Interviews will be happening as soon as possible so please let me now today if you are interested in this opportunity and would like to discuss further! Interested candidates can reach out [si.kim@swimrecruiting.com](mailto:si.kim@swimrecruiting.com).