

Division: Mortgage Broker Services
Department: Broker Services
Reporting to: Manager, Broker Services
Career Level: Staff
Pay Type: Salaried

Job Overview

The Credit Adjudicator, Mortgage Broker Services is responsible for the adjudication of identified mortgage broker submissions, preparation of all required credit documents and providing support ad service to the team, broker network, members and prospective members.

Role

In the role, you will...

- Diligently review, recommend and when within approved limit and adjudicate on mortgage broker credit submissions
- Review ALT A applications and renewals, recommend decisions and when within approved limit, adjudicate new credit and renewals (including term and pricing)
- Co-ordinate and monitor the quality of credit submissions from various sources, ensuring timely and accurate submission of all retail credit report
- Keep informed of and be willing to implement service improvements, new concepts, software technology etc. that will improve the operating efficiency of the mortgage broker lending
- Handle broker complaints or problems in a professional and courteous manner, with a member's first attitude
- Attend management meetings as required, and provide status updates on while clearly communicating all reporting changes, enhancements, and modifications to ensure issues and solutions are understood
- Act as a subject matter expert for platforms including but not limited to: ProLender and Filogix on any related project initiatives
- Consider, recommend and when appropriate, implement efficiencies and improved systems and processes
- As required, assist employees in solving problems and helping with complex work-related matters
- Stay on top of industry trends and make recommendations on tools, services, protocols and standards in support and development efforts
- Perform other duties as required

Required Skills

Within your skills and qualifications, you will...

- Have a solid business acumen with your post-secondary degree or diploma in the field of Business, Economics, Sociology or Business Analytics or equivalent work experience
- Have a minimum of five to seven (5-7) years lending experience with a financial institution
- Have working knowledge of credit related Policies and Procedures, Credit investigation and Analysis
- Must have knowledge of Canada Mortgage and Housing Corporation (CMHC) and Genworth insurance requirements
- Show off your strong analytical and problem solving skills with a keen attention to detail in working with business systems and data inputs
- Strong ability to structure a retail credit deal, applying flexibility and creativity when appropriate
- Apply strong decision making skills with a degree of discretion (as provided)
- Must possess a strong working knowledge of platforms including ProLender, and be familiar with PC applications and banking systems
- Innately demonstrate superior communication, interpersonal and presentation skills
- Be technically sound with high level knowledge of system and software quality assurance best practices and methodologies

- Be a business minded professional who aligns business objectives and capabilities with the technical aspect of our business to achieve results
- Be nimble and an organized multi-tasker that thrives in a fast pace, time-sensitive, high volume environment
- Be quick to respond to requests for service from all of your clients
- Inherently demonstrate a high level of integrity and be trustworthy
- Do the right things for the right reasons
- Be aware of and mitigate enterprise risk factors and ensure compliance with applicable regulations, legislation and FirstOntario policies and procedures
- Encourage and support a work environment of co-operation and team effort
- Have an interest in your professional development, lifelong learning and participating in/subscribing to professional associations as approved

Accommodations for persons with disabilities are available upon request during the application process.