



CAREER OPPORTUNITY

POSITION: Bilingual Credit Analyst / Mortgage Underwriter (12- month contract)

DEPARTMENT: Mortgage Underwriting

Position Summary:

The Bilingual Credit Analyst (Mortgage Underwriter) is primarily responsible for underwriting mortgage applications to ensure that they meet B2B Bank standards, and recommends decisions to the appropriate authority.

Responsibilities:

Acts as the primary contact for Mortgage Brokers.

Investigates, evaluates, sets conditions, approves or declines loan and line of credit applications based on authorized lending limits, ensuring compliance with the current legislation and with the policies, programs and procedures of B2B Bank.

Gathers any necessary information required to co-ordinate and analyze credit applications and ensures consistent, objective and sound credit decisions in a high volume environment.

Analyzes and submits recommendations regarding credit applications which exceed their authorized limit.

Responsible for meeting all productivity measures and service levels

Verifies data and information on mortgage applications to ensure accuracy.

Ensures the attainment of service standards for processing applications in accordance with company policies and procedures.

Resolves any escalated credit issues, replies to internal and external client queries, and communicates credit decisions.

Keeps up-to-date on applicable legislation, as well as on the Bank's policies, programs, procedures and mortgage insurer policies.

Qualifications:

- Post-secondary degree or diploma in a related field and over 3 years of lender mortgage underwriting / mortgage lending experience within the financial services industry.
- Bilingual (French/English) verbal and written communication skills is mandatory.
- Experience related to Mortgage credit or Mortgage underwriting with a bank or trust company is required for the role.
- Sound knowledge and expertise of credit and underwriting practices, and lending products.

- Strong verbal and written communication skills are required in order to interact with Mortgage Brokers, legal parties etc.
- Understanding of the financial services industry, its independent distribution channels, and the regulatory environment.
- Ability to use initiative and good judgment.
- Results-oriented.
- Strong Customer Service mindset.
- Excellent problem-solving and negotiation skills.
- Strong aptitude for leadership and providing others with assistance.
- Must possess intermediate to advanced skills in MS Excel. Computer literacy in Microsoft Office (Word, Excel and PowerPoint) and Outlook a must; familiarity with using large and complex financial database systems; ability to learn inquiry functions in back office processing systems.
- Demonstrated ability in core and role specific competencies including teamwork, adaptability, customer service, analytical, negotiation, problem solving, and judgement.
- Knowledge of Internal systems including MOS, Express and Work Desk is an asset.

We welcome and encourage applications from individuals from all groups, including aboriginal, women, visible minorities, and persons with disabilities, regardless of race, ethnicity, sexual orientation, creed, family status, national origin, age and gender.

B2B Bank and/or the Laurentian Bank of Canada and their subsidiaries may collect, use or disclose personal information of job candidates for the purpose of establishing an employment relationship.