

## YOU *love* TELLING PEOPLE YOUR JOB IS FILLED WITH *risk*

## MORTGAGE UNDERWRITING, BRIDGEWATER BANK - CALGARY AB

You've always been the kind of person who looks at the world from every angle. You're a natural trouble-shooter who can spot the red flag that everyone else missed. But behind all the analysis, the paperwork and the technology, you never forget that there are people who'll be affected by your decisions.

### What moves you

- You may be trained to be alert to any potential risks, but you also believe that everyone deserves a fair shot at being a homeowner and you'll explore every avenue and angle when assessing an application.
- You're an excellent communicator who listens when people talk; and when you talk, people listen.
- You're a born analyst and love the idea of digging deep to find every little detail.
- You're a mad multi-tasker, able to juggle projects and deadlines with ease. You know how things get done (and how to get others to help you along the way!).
- You know your stuff when it comes to dealing with credit.
- You work well on your own but also love being part of and collaborating in a team environment.

### What you'll do

- Report to the Senior Manager, Lending Services
- Conduct loan reviews and provide approval /denial on files using established parameters.
- Be on the lookout for fraud and/or fraud trends.
- Assist the Service team with insight on high risk deals including declines.
- Suggest training opportunities for the Service team
- Monitor approved deals for over conditioning and make recommendations to the Underwriting Manager.
- Provide pricing on all mortgage renewals to ensure profitability and consistency.
- Serve as escalation point for Brokers and Business Development Managers.

### What you've done

- You have a post-secondary education in a relevant field (e.g. business/commerce, business management, finance, etc.) or other related experience.
- You have at least two years of experience in a financial institution (preferably in mortgage underwriting).
- You're comfortable with various software applications, such as MS Office, Filogex, etc.

If this is you, we want to see you. And you want to see us.

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# Uncomplicate BRIDGEWATER BANK