

Mortgage Analyst

Summary

The Mortgage Analyst works with the Mortgage Origination team to underwrite and analyze commercial mortgage investments and assist in facilitating the funding and ongoing management of the loan. This is a position that works in a team based environment focusing on delivery high quality market analysis and financial reporting. This is an excellent opportunity for those looking to expand their foundation in the real estate finance industry.

Education & Skills

- Bachelor of Commerce Degree, B.Com (Major in Finance, Economics or Math); or MBA.
- 1-2 years of experience in the Commercial Real Estate Industry is preferred
- Strong understanding of basic finance modeling, including rates of return, IRR, NPV, and cash flow modeling.
- Excellent financial analysis research and underwriting skills.
- Clear understanding of cash flow statements, preparation and analysis.
- High attention to detail.
- Ability to multi-task and work in a fast paced environment.
- Strong interpersonal and communication skills.
- Expert level of knowledge in Excel required to include formulas, pivot tables, charting, etc.
- Past teamwork, and team player focus and experience required.
- Knowledge of Real Estate or Finance Industry an asset.
- Adobe InDesign software experience valuable but not necessary.

Responsibilities

- Work with our mortgage professionals to underwrite and analyze commercial mortgage investments.
- Evaluate the quality of the mortgage investment through analysis of operating statements, rent rolls, financial statements, market data, third party engineering reports, and appraisals.

- Preparation of proformas, cash flow models, and project specific underwriting.
- Obtain and share market data to entire origination group (market reports from brokerages, CMHC Data, Cost Consultants reports etc.).
- Maintain database of market data (ie. comparables for lease rates, vacancy rates, construction costs, etc.) and share with origination group.
- Review and summarize all third-party reports (appraisals, BCA's, Environmental, etc.).
- Organize and manage all project related documentation, information, and folders.
- Assist Mortgage Origination team in structuring mortgage opportunities based on the investment criteria of over 100 sources of mortgage capital available to Canada ICI.
- Completion of an institutional quality Mortgage Investment Brochure.
- Preparation of commitment letters for review by the Mortgage Origination team, Lender and the Lender's solicitor.
- Working with the Mortgage Origination team to manage and coordinate the funding process.
- Liaising between Borrowers and Lenders to process the closing of the deal.
- Ensure all written and electronic documentation meets compliance requirements, while maintaining highly organized and current data files for all client sales folders.
- Establish relationships with third party report providers (appraisers, engineers, cost consultants).

All applicants can e-mail jobs@canadaici.ca to apply with their cover letter and resume