

Job Title: Bilingual Mortgage Renewal Specialist

Company Profile

Home Trust is Canada's leading alternative mortgage lender, employing nearly 1,000 people in our Toronto headquarters and branches across the country. Our vision is to be Canada's market leader in alternative-based financial services solutions. Building on the strength of our core residential mortgage lending business, the Company and its affiliates also offer complementary lending services and competitive deposit investment products through Oaken Financial, PsiGate, and CFF Bank. Our culture has been shaped by the passion and integrity of our people, and we are guided by our mission and belief that every Canadian deserves a home and the opportunity to prosper. Home Trust is a wholly-owned subsidiary of Home Capital Group, which trades on the TSX under the symbol HCG.

The **Residential Lending** business unit works directly with brokers and borrowers to offer a variety of solutions while providing outstanding service to our clients. As a key segment of Home Trust's business, our focus will remain on core residential products as we position ourselves for continued success. We drive business volumes consistent with our risk appetite, adhering to the Company's legislative and regulatory requirements, and supporting key business objectives to enhance employee engagement and capability while fostering a culture of respect, trust and integrity.

Position Responsibilities

Retention of Portfolio (50%)

- Proactively contact all Mortgage Renewal clients in an effort to secure renewal/early renewal
- Achieve all specified departmental and individual performance goals and objectives regarding various renewal types
- Negotiate renewal mortgage rates within own discretion to achieve specified rate spread for HTC
- Maintain accurate and detailed notes to ensure clarity between borrower & HTC

Know your Client/Referrals/Spread (30%)

- Review renewal files 30-90 days prior to maturity
- Proactively develop, strengthen and maintain relationship with borrower
- Review credit reports and beacon scores for each file to verify we are offering correct rate
- Effectively identify sales potential, by way of refinancing current mortgage balance, and/or consolidating current secondary financing, or outstanding debts
- Challenge/negotiate rates without compromising service and profitability
- Must know all HTC products to recommend feasible solutions to satisfy client needs
- Remain current and informed on our competition to retain the business
- Offer Life Insurance for each renewal
- Identify possible workout solutions in case of job loss/ illness
- Manage rate spread as specified
- Maintain current client information as applicable e.g. telephone numbers, employment details
- Achieve all specified departmental and individual goals for referrals, Life Insurance accepted applications

Risk and Compliance (20%)

- Evaluate and analyse documentation supplied by client and broker (e.g. BP set up, FN8X accurate and complete) to ensure its authenticity and compliance with all aspects of Home Trust Company's policies and guidelines per delegated authority matrices and applicable compliance obligations, including Underwriting policies and lending guidelines, Privacy, Anti-Money Laundering/ Anti-Terrorist Financing and internal Anti-Fraud Policy requirements
- File Unusual Transaction Reports as applicable to fulfil individual employee obligations to detect and deter financial crimes activity

Formal Education

- Post secondary degree or diploma required (University degree preferred) in related area
- Certification(s)/Designation(s) preferred

Related Experience

- Previous sales experience an asset (Senior min 5 years)
- Current knowledge of regulations regarding mortgage lending and familiarity with both conventional and government mortgage policies an asset

Skills

- Problem solving - exceptional
- Results-focused/driven
- Time management, highly organized
- Strategic/forward thinking
- Multi-tasking in fast paced, deadline driven environment
- Sales/business development
- Negotiating, influencing
- Interpersonal relationship building
- Motivating/inspiring others
- Communication (verbal) - excellent
- Professional maturity- exceptional
- Mortgage Reporting
- Loan origination software
- MS Office Suite - proficient

Position Complexities

- Some work beyond standard hours
- Bilingualism required

Acknowledgement

All employees of Home Capital Group Inc. must comply with all applicable Home Capital Group Inc, Home Trust Company, and specific Line of Business policies, standards, guidelines and controls. Additionally, all employees are obligated to become familiar with Home's risk management framework and understand the operational risk management requirements within their specific business. Employees are also expected to understand and comply with the Company's Code of Business Conduct & Ethics Policy at all times and escalate any issues or concerns through various reporting channels (i.e. Ombudsman, Compliance Hotline, Whistleblower Policy, etc).