

Mortgage Specialist

Location: Fort St John
Closing Date: Open until filled

Summary

The primary purpose of this position is to assist North Peace Savings & Credit Union in living out our corporate Mission, **“Helping our members succeed in life.”** and Service Mission, **“To build rewarding relationships through a superior service experience,”** by delivering outstanding service to both internal and external members. A key element of excellent service is to identify the financial needs of each member and recommend an appropriate credit union solution. In addition, the Mortgage Specialist will be a NPSCU’s residential lending expert calling on proven sales and service experience within the financial industry to generate their own leads for the sale of mortgages and related mortgage life and disability insurance. The Mortgage Specialist is responsible to build and maintain a solid referral network from the community, including but not limited to, Realtors, Brokers, Builders, Lawyers, Notaries and Financial Planners. This individual will be a highly motivated dynamic individual that is results orientated with expert follow up skills and the ability to work through various unique applications. This position is expected to champion NPSCU’s exceptional member service philosophy by working as an integral part of the advisory team.

Key Responsibilities

Business Development and Advisory Services

- Deliver service to both internal and external members’ that is in alignment with the credit union’s Service Promises.
 - I promise to be respectful in every interaction.
 - I promise to do it right the first time.
 - I promise to deliver more than expected.
 - I promise to keep it simple and easy.
 - I promise to provide innovative solutions.
 - I promise to create a positive and memorable experience.
 - I promise to significantly improve your financial life.
- Meets all sales and service goals as established and measured by internal programs (i.e. KPI’s).
- Enhance each member experience by proactively offering suggestions and solutions that will add value to their life and their banking relationship with NPSCU.
- Support organizational sales objectives by taking a lead role in various marketing promotions, business development initiatives and community functions.
- Exhibit a high commitment to personalized member relationships by promoting the concept of relationship management, proactive financial advisory and coaching, referring to other resources such as wealth management or commercial banking where warranted.
- Establish, build, and maintain a network of business, personal, and community referrals.

It’s your life. Build it here.

- Implements various business development efforts through proactive calls and building relationships with centers of influence.
- Consistently present oneself in a professional manner as expected to represent NPSCU.
- Utilize computer-based sales tracking tools (i.e. Opportunity Manager) to track and manage pipeline.

Sales and Service

- Interview loan applicants, analyze financial information, assess credit, and recommend mortgages, construction mortgages for approval to the Credit Adjudication Department.
- Complete applications for new mortgages and establish repayment schedules and amortization periods.
- Manage declined mortgages with the members, prospects, or referring source.
- Actively promote and sell mortgage life and disability insurance in the best interests of the member.
- Submit mortgage applications to CMHC and Sagen where required.
- Once a mortgage is approved, meet with the member to sign all applicable documents to complete the transaction and maintain the relationship until such time as the mortgage is funded.
- Successfully transition of the member to the in-branch Financial Advisor team for effective member on-boarding.
- Work closely with the credit support team to ensure swift turnaround times on all documentation.
- Provide weekly and monthly tracking on mortgages, referrals and service calls as required.
- Mortgage Specialist will generate their own leads, the branch will not generate leads as a part of its normal course of business but it will have the option of referring a member if they are not able to meet the member during normal business hours. It is expected that this role will work flexible hours to accommodate the needs of the business (i.e. Evenings and weekends).

Risk Management

- Interpret the branch operating procedures, lending policies and security requirements and ensure that guidelines are adhered to.
- Ensure all risk policies (i.e. Investment & Lending Policy, Anti Money Laundering, etc.) and procedures (i.e. sign off, levels of authority) are adhered to.
- All operational aspects (i.e. documentation) is accurate.
- Crisis / urgent situations are acted on in an appropriate manner limiting risk and maximizing profitability.
- Risk Appetite Statement for NPSCU is understood and followed.
- Adheres to security procedures as they pertain to the position.

Required Knowledge, Skills & Abilities

- Extensive sales and marketing experience with an aptitude for outstanding member service.
- Superior retail credit underwriting and personal financial literacy knowledge.
- Excellent communication and interpersonal skills.
- Proven business developer in a mobile work environment and adaptable to work flexible hours to accommodate members' needs.
- Excellent mortgage underwriting and relationship building skills and adept at negotiation.
- Demonstrated leadership ability and team development skills.
- Ability to maintain a positive attitude towards NPSCU initiatives and change management.
- Strong analytical skills, detail oriented and efficient.
- Demonstrate dedication to providing high quality member sales and service.
- Proven ability to be creative and innovative.
- Knowledge and understanding of business planning, accounting, lending, and sales is considered an asset.
- Expert knowledge of NPSCU Investment and Lending Policy (I & L) pertaining to the role.
- Expert knowledge of lending procedures including proven expertise in construction mortgage financing.

Education and Experience

- Minimum 3 years' experience in a financial institution with proven sales success.
- Proven success establishing and maintaining community networks.
- Post-secondary education preferred.
- **Completed the following courses or demonstrated equivalency:**
 - Applied Residential Mortgage Lending CU02-RMPL
 - Applied Consumer Lending CU02-CLP
 - Consumer and Residential Lending CUIC 210
 - Residential Construction Financing CU02-RCF
 - Have or working towards Accredited Consumer and Residential Mortgage Lending Program

Work Schedule

- Mortgage Specialist will be responsible for their own work schedule with the expectation that daytime, evening and weekend hours will be required to effectively meet the needs of clients/members and effectively promote NPSCU's brand.
- It is mandatory that the Mortgage Specialist attend meetings with the Financial Advisory team and leadership.

Department: Retail Banking
Position Reporting to: Senior Manager, Retail Advisory
Base Salary Range: Negotiable based on skills and experience.
Salary plus commission or full commission may be considered.

If interested, please submit cover letter and resume in confidence to:
Olivia Young, Senior Manager, People and Culture
North Peace Savings and Credit Union
10344-100th St Fort St. John, BC, V1J 3Z1
E-mail: careers@npscu.ca

North Peace Savings thanks all applicants for their interest; however, only those selected for an interview will be contacted