

Job Description: Mortgage Analyst

We are looking for interesting, independent thinkers and doers who can help shape the culture of a forward-looking company that's proud of its legacy.

The **Mortgage Analyst** works in a team-based environment focusing on delivering high quality market analysis and financial reporting. This position will expose the analyst to a wide variety of commercial real estate transactions and provide an industry leading exposure to commercial real estate underwriting fundaments.

This position is full-time located in our Winnipeg office.

This Position Offers

- Competitive annual salary plus bonus;
- Comprehensive benefits package, which includes extended health care (with paramedical coverage), dental, health spending account, Employee & Family Assistance Program as well as life & disability insurance;
- Growth opportunities within Canada ICI;
- Mentorship from some of the strongest Analysts and Originators within the commercial real estate industry.
- Matching RRSP Program.

Responsibilities

- Work with our mortgage professionals to 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 (i.e. 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.
- 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).

Qualifications

- Bachelor of Commerce Degree (Major in Finance, Economics or Math); or MBA.
- 1 year of experience in the Commercial Real Estate Industry is considered an asset.
- Strong understanding of basic finance modeling, including rates of return, IRR, NPV, and cash flow modeling.
- Applicable provincial mortgage license is considered an asset, or you must be willing to obtain it within your first 6-months of employment.
- Excellent financial analysis research and underwriting skills.
- Strong interpersonal and communication 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.
- 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.

About Canada ICI

Canada ICI is the country's leading commercial real estate finance firm, annually arranging financing in excess of \$9 Billion through its offices in Toronto, Vancouver, Victoria, Montreal, Calgary, Edmonton, St. Albert, Ottawa, Halifax, and Winnipeg. Our proven track record, extensive market knowledge, and ability to creatively bring quality deals together have made us a trusted advisor for some of Canada's most active real estate owners.

Want to Learn More?

Not ready to apply? We invite you to explore what it's like working with Canada ICI. Learn more about our culture, our values, and how we can help you build your career in commercial real estate. Visit www.icicareers.com

Canada ICI is committed to achieving a diverse and inclusive workforce and strongly encourages applications from diverse candidates.

While we thank all applicants for their interest, only those individuals selected for an interview will be contacted.