



Indigenous.Link

Canada's fastest growing Indigenous career portal, Careers.Indigenous.Link is pleased to introduce a new approach to job searching for Indigenous Job Seekers of Canada. Careers.Indigenous.Link brings simplicity, value, and functionality to the world of Canadian online job boards.

Through our partnership with Indigenous.Links Diversity Recruitment Program, we post jobs for Canada's largest corporations and government departments. With our vertical job search engine technology, Indigenous Job Seekers can search thousands of Indigenous-specific jobs in just about every industry, city, province and postal code.

Careers.Indigenous.Link offers the hottest job listings from some of the nation's top employers, and we will continue to add services and enhance functionality ensuring a more effective job search. For example, during a search, job seekers have the ability to roll over any job listing and read a brief description of the position to determine if the job is exactly what they're searching for. This practical feature allows job seekers to only research jobs relevant to their search. By including elements like this, Careers.Indigenous.Link can help reduce the time it takes to find and apply for the best, available jobs.

The team behind Indigenous.Link is dedicated to connecting Indigenous Peoples of Canada with great jobs along with the most time and cost-effective, career-advancing resources. It is our mission to develop and maintain a website where people can go to work!

Contact us to find out more about how to become a Site Sponsor.

Corporate Headquarters:

Toll Free Phone: (866) 225-9067

Toll Free Fax: (877) 825-7564

L9 P23 R4074 HWY 596 - Box 109

Keewatin, ON P0X 1C0

Job Board Posting



Careers.Indigenous.Link

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Mortgage Specialist Associate

Job ID	3E-F5-47-F5-68-64	
Web Address	https://careers.indigenous.link/viewjob?jobname=3E-F5-47-F5-68-64	
Company	BMO Financial Group	
Location	Toronto, Ontario	
Date Posted	From: 2023-03-10	To: 2023-05-30
Job	Type: Full-time	Category: Finance
Job Start Date	TBD	
Languages	English	

Description

Cultivates, builds, and manages relationships with a third-party network of referral sources to build a pipeline of new mortgage business and increase BMO's share of the home financing market. Actively identifies sales opportunities and refers to BMO colleagues as appropriate. Develops and executes effective marketing and sales programs to drive business results. Adheres to audit, regulatory, and compliance policies and follows all standard processes/procedures. Inputs and mitigates credit applications in coordination with internal partners and customers to facilitate smooth fulfillment and ensure documentation meets stipulated terms and conditions.

Monitors approved home financing applications to coordinate collection of all required documentation.

Addresses situations where documentation provided is unacceptable by contacting appropriate BMO colleague to obtain any missing documentation.

Provides administrative support by maintaining a database of third party referral sources and customers including development and maintenance of a marketing calendar.

Ensures third party referral sources are kept aware of the latest BMO offers and news including preparing and sending updated rate sheets.

Completes pre- and post- sales activities that support business and market share growth.

Understands customer needs to offer financial solutions that meet customer goals.

Receives and fulfils approved home and/or investment financing applications to provide accurate and efficient credit and administrative support.

Monitors home financing applications to advise Mortgage Specialist of any issues that might impede turnaround time and/or approval.

Provides marketing, event coordination, and general administrative support to assist the Mortgage Specialist in effectively maintaining positive and ongoing contact with their broader referral network.

Delivers exceptional customer service that builds trust through expertise, responsive service, and support.

Organizes customer appreciation events, seminars, and conference calls.

Resolves or escalates issues to meet customer expectations and ensures funds are advanced in a timely manner.

Provides customers with friendly, courteous, and professional service in response to queries and requests.

Identifies client needs for banking products (e.g. everyday banking, lending, and investment) and refers to appropriate BMO partners.

Stays abreast of consumer needs, industry trends, best practices, and the regulatory requirements, policies, and procedures for mortgage products and services.

Coordinates and executes specific activities for the implementation of strategic initiatives; includes tracking metrics and milestones.

Liaises with various BMO teams and customers to ensure satisfactory completion and/or fulfillment of the home financing application.

Documents updates in BMO's internal systems to ensure employees have access to the status of outstanding customer opportunities, transactions, and problems / issues.

Analyzes data and information to provide insights and recommendations.

Gathers and formats data into regular and ad-hoc reports and dashboards.

Engages with third party realtors, lawyers, and related referral sources to create strong relationships that generate referrals for clients requiring real estate lending solutions.

Sells real estate lending and insurance products and identifies and initiates cross-sell opportunities and referrals in the best interest of the customer.

Verifies mortgage approvals for compliance with regulatory requirements and operational and credit policies.

Participates in projects and other activities designed to improve the customer experience.

Liaises between clients and various departments across the organization to discuss issues and procedures, and provides mortgage and insurance product support and expertise.

Completes all necessary transactional documentation in compliance with security measures.

Ensures adherence to all aspects of First Principles our code of Business Conduct and Ethics which deals with individual accountability as it relates to potential conflicts of interest, safeguarding of client information, trading in securities, anti-money laundering, privacy and disclosure of outside business activities.

Acts in accordance with regulatory and compliance requirements that include, but are not limited to, Anti-Money Laundering and Terrorist Financing Reporting requirements, FCAC consumer provision requirements, and Privacy Act provisions in accordance with Bank Policies & Procedures.

Follows security and safeguarding procedures and apply appropriate due diligence in accordance with Bank policy for the prevention of loss due to fraud, robbery, counterfeiting, money laundering or defalcation.

Protects the Bank's assets by adhering to all everyday banking, business banking, investment and lending regulations (as appropriate), Policies and Procedures, legal and ethical requirements, process requirements and established risk guidelines.

Understands risks and takes appropriate actions as they relate to personal banking, deposit and investment products, including all documentation, and any other requirements to maintain operational integrity.

Maintains the confidentiality of both customer and Bank information ensuring compliance with Bank Policies & Procedures.

Completes complex & diverse tasks within given rules/limits.

Analyzes issues and determines next steps; escalates as required.

Broader work or accountabilities may be assigned as needed.

Qualifications:

Typically between 1 - 2 years of relevant experience and/or certification in related field of study desirable or an equivalent combination of education and experience.

Working knowledge of credit policies and directives.

In-depth knowledge of risk management and compliance.

Working knowledge of personal lending and mortgage products and services.

Relationship Management skills - Good.

Problem Solving - Good.

Strategic influencing and negotiation - Basic.

Basic specialized knowledge.

Verbal & written communication skills - Good.

Organization skills - Good.

Collaboration & team skills - Good.

Analytical and problem solving skills - Good.

We're here to help

At BMO we are driven by a shared Purpose: Boldly Grow the Good in business and life. It calls on us to create lasting, positive change for our customers, our communities and our people. By working together, innovating and pushing boundaries, we transform lives and businesses, and power economic growth around the world.

As a member of the BMO team you are valued, respected and heard, and you have more ways to grow and make an impact. We strive to help you make an impact from day one - for yourself and our customers. We'll support you with the tools and resources you need to reach new milestones, as you help our customers reach theirs. From in-depth training and coaching, to manager support and network-building opportunities, we'll help you gain valuable experience, and broaden your skillset.

To find out more visit us at <https://jobs.bmo.com/ca/en>.

BMO is committed to an inclusive, equitable and accessible workplace. By learning from each other's differences, we

gain strength through our people and our perspectives. Accommodations are available on request for candidates taking part in all aspects of the selection process. To request accommodation, please contact your recruiter.

Note to Recruiters: BMO does not accept unsolicited resumes from any source other than directly from a candidate. Any unsolicited resumes sent to BMO, directly or indirectly, will be considered BMO property. BMO will not pay a fee for any placement resulting from the receipt of an unsolicited resume. A recruiting agency must first have a valid, written and fully executed agency agreement contract for service to submit resumes.

How to Apply

Click "Apply Now"