



The Alberta Motor Association is a membership organization where the action of every individual supports the Vision, Values, and Expected Behaviors of the Association.

*Our motto is simply: Relationships built on outstanding member experiences.*

Bridgewater Bank is a wholly owned subsidiary of the Alberta Motor Association (AMA).

The AMA is one of Alberta's largest and most respected membership organizations that's been serving Albertan's since 1926. In addition to providing a challenging, safe and rewarding work environment the Alberta Motor Association (AMA) offers a competitive salary and benefits package including short and long term variable pay incentives, retirement plans, learning support, work environment, and hours of work.

## **MORTGAGE UNDERWRITER**

(Term position, Full Time for 8-12 months)

**Location: Bridgewater Bank Head Office, Calgary, Alberta**

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### **The Position**

This position has primary responsibility for approval or decline of mortgage loan applications.

**Reports to:** Manager, Underwriting- Broker Services

### **Major Accountabilities/Responsibilities:**

- Review and evaluate information on loan documents to determine if buyer, property, and loan conditions meet Bridgewater Bank standards
- Approve or decline loan applications and request additional information
- Record declined mortgage applications including institution guidelines and basis for decline
- Assemble all required documents in loan file, including acceptance or decline
- Ensure the mortgage and property is CMHC, Genworth or AIG approved
- Ensure all required client and property searches are complete

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### **Background Requirements (Education/Licensing/Certification)**

- Minimum 2 years lending institution experience
- Related mortgage underwriting experience an asset

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### **Skill and Proficiency**

- Strong communication skills
- Strong analytical and problem solving abilities
- Superior commitment to customer service
- Detail oriented
- Ability to manage multiple files and prioritize in a deadline oriented environment
- Computer literate with demonstrated ability to adapt to new systems

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### **Personal Characteristics**

- Proven integrity and ethics
- Action oriented
- Self-starter who is able to work with minimal supervision
- Customer focused

*We thank all applicants for their interest, however, only candidates selected for interviews will be contacted.*