

RÉSUMÉ WORLD INC.

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CAREER SUMMARY

A Mortgage Underwriter with 10 years of "hands-on" experience in Consumer/Commercial Lending - including Credit Assessment, Risk Analysis, Credit Investigation, Property Appraisals, Liaison and Customer Service. Ability to develop and implement administrative procedures to increase productivity and efficiency; cope well under pressure within a fast-paced environment; communicate effectively at all levels; and interact supportively within a team environment.

OBJECTIVE

Seeking a career opportunity within the "Financial Industry" which will challenge my ability to make effective decisions leading to efficiency, growth and profitability of an organization. To produce and maintain mortgage portfolio and research solutions/alternatives to solve departmental problems.

BUSINESS EXPERIENCE

BANK OF NOVA SCOTIA, Toronto, Ontario

1996 - 2000

Senior Mortgage Underwriter

Responsible for underwriting mortgages and recommending loans for approval on all residential properties, including authorizing terms and conditions of residential commitment letter, conducting thorough credit investigation, obtaining and validating credit information, income confirmation and down payments

- Counselling prospective clients to evaluate their financial status and determine their mortgage requirements; recommended appropriate mortgages to coincide with client income range
- Provided underwriting expertise to 27 non-mortgage branches; conducted quarterly training to update branch staff on new mortgage policies and procedures
- Assisted real estate agents and brokers to complete mortgage applications
- Up-sold financial services and products to customers and referred lead to the appropriate staff
- Conducted property inspections for new construction renewals and arrears; verified and approved mortgage statements and remittance

Accomplishments

- Exceeded mortgage quota by 18% for four consecutive years
- Increased fees income by \$184K by underwriting and approving over 978 mortgages including 310 Prime plus mortgages. Total mortgage approved, \$86 million
- Successfully persuaded over 162 non-customers to switch from their banking institution to Scotia
- Opened over 480 accounts (e.g. Current Accounts, Line of Credits, Demand Loans, Life Insurance Packages, RRSPs, GICs, MasterCards and OHOSPs)
- Established and retained excellent rapport with customers and businesses within the community
- Assisted in the management of the region's mortgage portfolio of \$255,000,000

Continues...

EMPLOYEES' UNION #55, Toronto, Ontario

1989 - 1996

General Manager, Reported directly to the Board of Directors

Responsible for the overall management, administration, operations, customer service, human resources, productivity and profitability of the Credit Union

- Planned, coordinated and directed daily activities including implementing and reinforcing all administrative procedures, policies and guidelines to ensure smooth and efficient operation
- Accountable for overseeing all financial transactions and documentation including budget planning, cash flow, account reconciliation, fund allocation and preparation of financial reports
- Negotiated financial concerns with brokers, lawyers and prepared reports for the Loan Committees
- Set-up mortgage policies and procedures; reviewed and appraised mortgaged properties
- Acted as liaison and representative for the Credit Union at various levels; reported and made recommendations to the Board to reduce expenditures and maximize profitability
- Implemented salary administration, personnel policies and conducted annual appraisals
- Provided leadership, motivation, direction and training to 30 senior personnel and subordinates

Accomplishments

- Rewrote lending policy to include debt service and appraisals evaluation
- Developed and coordinated in-house training programs to enhance the performance of all staff
- Introduced a cross-training program which eliminated the need to hire temporary help to cover absenteeism
- Directed weekly staff meetings with a focus on achieving increasing efficiency and productivity
- Boosted corporate image/community presence by representing the organization at various conferences
- Designed and set-up filing system which enabled staff to easily access various data

GUARANTY TRUST COMPANY, Toronto, Ontario

1980 - 1989

Senior Mortgage Officer/Underwriter (1986-1989)

- Reviewed and approved residential documentation and prepared mortgage summaries for presentation to loan committees for commercial and sub-division lending
- Investigated credit report and financial statement of self-employed companies
- Reviewed appraisal reports and conducted inspections of mortgaged properties

Mortgage Officer/Underwriter (1984-1986)

- Calculated Gross Debt and Total Debt Ratio; underwrote purchasers' approvals
- Prepared documentation for the approval of the Canada Mortgage and Housing Corporation
- Determined tax holdback and seasonal holdback to sub-division funding

Mortgage Documentation/Allocation of Funds (1982-1986)

- Verified mortgage draft, solicitor's interim and final reports, insurance policy, duplicate registered mortgage and assumption agreement
- Approved documents for authorized signatures and corporate seal
- Prepared weekly Activity Reports showing how funds were allocated; reports were submitted to managers and senior officers

Customer Service Representative/Mortgage Administration (1980 - 1982)

- Responded to customer inquires promptly; provided information on status of accounts, and services and products offered by Guaranty Trust
- Reconciled accounts using manual/computerized amortization and prepared arrears

Continues...

GOVERNMENT OF ONTARIO, MINISTRY OF COMMUNITY AND SOCIAL SERVICES **1978 - 1980**

Eligibility Analyst

- Evaluated and approved/rejected application for the Mothers' Allowance under the Provincial Benefits Act
- Communicated with field workers, family court and recipients
- Calculated monthly Mothers' Allowance and adjusted accounts when applicable
- Followed up and requested field workers to perform inspections of homes

PERSONAL STRENGTHS

- Strong decision making, problem solving, analytical, research and organizational skills
- Team player with effective motivational, interpersonal and communication abilities
- Ability to develop and maintain excellent rapport with customers, subordinates and management
- Ability to coordinate, delegate and prioritize departmental work load to meet deadlines
- Flexible with the ability to adapt readily to the demands of the job
- Self-starter, resourceful, efficient, reliable and diligent with strong listening skills

EDUCATION

YORK UNIVERSITY, Toronto, Ontario

B.A. in Industrial Relations

CENTENNIAL COLLEGE OF APPLIED ARTS AND TECHNOLOGY

Diploma in Accounting

MANAGEMENT PARTICIPANT COURSES

- Mortgage Services
- Customer Service
- Product Knowledge
- Retail Lending
- Time Management
- Organizational Skills

REFERENCES

Please see attached

This résumé was composed by one of Résumé World's consultants in Toronto. For more information about our **Résumé Writing, Job Search or Résumé Posting** services visit our web site at www.resumeworldinc.com or simply give us a call today.

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