



Announcing the Availability of the Following Full-Time

Position:

Mortgage Underwriter

In the Department of

Risk Management

 Position Title	 Department	 Reporting to	 Direct Reports	 Location
Mortgage Underwriter	Risk Management	Vice President, Risk Management	-----	Toronto

We're on a mission to accelerate the growth of our business. To support this goal, we are building a highly skilled team of Mortgage Underwriters to partner with our extensive network of brokers, real estate professionals and WealthONE's own business development team.

Our Mortgage Underwriters are talented professionals with excellent communication and relationship building skills who love to use their deep credit experience to get a deal done.

We are looking for experienced and self-motivated individuals, who thrive in an environment focused on operational and service excellence...we don't do 'cookie-cutter' deals at WealthONE and our unique lending programs stand out within the industry, so this exciting opportunity will interest you if you are looking to join a team that creates significant value for the Banks customers and business partners.

If you are passionate about jumping right into a significant role and want to contribute directly to the overall portfolio growth and profitability of the Bank, then read on...

What You'll Be Doing

You will exercise sound lending judgment without compromising service, profitability and compliance with company policies and procedures while reviewing, negotiating, recommending, declining, and approving incoming mortgage and secured lending applications.

You will apply your experience in underwriting residential mortgages at WealthONE. Your knowledge of lending to self-employed individuals, investors, sole proprietors and other non-

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traditional customers will be very useful at WealthONE. Our common sense approach to residential mortgage underwriting is a true differentiator.

By keeping your knowledge of competitors' programs and rates and other regulatory and industry trends up to date, you will continue to differentiate the Bank's competitive niche in the marketplace.

Who You Are

- **You put our clients and partners first.** You engage with purpose, sound judgement and professionalism to find the right solutions. You go the extra mile because it's the right thing to do.
- **You're passionate about people.** You like to build relationships and trust through respect, accountability and authenticity.
- **You are an industry professional.** As an experienced underwriter, you have detailed knowledge of mortgage lending documentation, policies, fulfillment, and quality assurance processes and are proficient with Microsoft Office suite of solutions.
- **You have what it takes.** Attention to detail and discretion when dealing with confidential and sensitive matters along with being highly organized and able to prioritize and manage multiple tasks in a fast-paced team environment are in your DNA.

What WealthONE Offers

At WealthONE, our people are our greatest asset. You'll become part of a diverse and growing team that acknowledges everyone's unique talents to do what's right for the client, and to do it well. As part of our team, you will:

- **Thrive:** Benefit from an open and approachable culture that provides the flexibility and support you need to integrate your life at work and at home
- **Connect:** Work in a place that fosters creativity and collaboration
- **Develop:** Apply your skills and grow your career in a young, fast-growing environment
- **Prosper:** Share in our collective success with a competitive salary, incentive pay, banking and health benefits program

What You Need to Know

- WealthONE is an equal opportunity employer committed to creating an inclusive environment where all team members and clients feel like they belong.
- You need to be legally eligible to work in Canada at the location specified.
- This is a regular full-time role that may require some flexibility, especially around month-end to provide consistently exceptional service.
- You will report directly to the Vice President, Credit & Risk Management, a member of the Senior Executive Team at the Bank.
- **How to apply:** www.wealthonebankofcanada.com/Personal/AboutUs/Careers/JobPosting/

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Wealth One Bank of Canada is a federally chartered Schedule I Bank and is regulated by the Office of the Superintendent of Financial Institutions (OSFI). Opened in 2016, WealthONE specializes in borrowing solutions suitable for self-employed persons, investors with multiple properties, high net worth individuals, newcomers to Canada and those who have foreign income. Our founders are committed to building a bank to provide a tailored suite of financial products and solutions designed to specifically satisfy the needs of customers in the Chinese Canadian community, as well as all Canadians who share similar financial needs.



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