

PERSONAL RENEWAL MORTGAGE ADVISOR: Challenging, Impactful, Rewarding

WHO WE ARE: Paradigm is an innovative, flexible, leading-edge Business Process Outsourcing (BPO) company. As Canada's leading mortgage outsourcing company, Paradigm's mandate is to enable new and existing lenders with a cost effective mortgage operation solution that can quickly respond to market conditions, lead the market in innovation and ultimately provide mortgage consumers with great choice, vastly improving their mortgage experience.

PARADIGM CULTURE: Paradigm is committed to open and honest communication with our staff. We believe by being transparent, truthful and sincere, we can serve each other and our clients with integrity. Our culture can be summed up in one word: **family**. We work hard at creating an exceptional professional family here at Paradigm and do not take it for granted. Every initiative, new hire, company event and daily activities are focused on maintaining and fostering our Paradigm family because we know that our employees are undoubtedly the key to our success.

THE OPPORTUNITY: As a member of our Retention Team, you are a key point of contact for our customer with maturing mortgages. You are responsible for providing expert knowledge and advice on a wide range of mortgage products while focusing on the customer's priorities and exceeding their expectations. At the same time, you are focused on innovative thinking and exceptional customer service.

Role Specific Accountabilities include, but are not limited to the following:

- Contact our base of maturing mortgage customers via outbound calls to promote renewing of their mortgage
- Handle incoming inquiries about and facilitate early renewals for clients
- Identify customer requirements while focusing on their priorities to ensure they always receive the best advice.
- Provide mortgage solutions using a thorough knowledge base of the wide range of mortgage products available.
- Provide positive, pro-active and urgent communication to customers regarding their mortgage renewal
- Utilize all tools and resources available to you to retain our book of customers
- Manage queue of maturing mortgages and maintain accurate notes on trackers and various systems to document work efforts
- Gather and validate all documents and necessary reports about the applicant such as credit history, income status etc.
- Negotiate, structure and evaluate mortgage renewal applications with the defined scope of approval authority
- Prepare recommendations from residential loans and refer submissions to the appropriate Personal Mortgage Advisor
- Maintain knowledge of all applicable underwriting guidelines
- Work closely with the Retention team to facilitate mortgage renewals and loan processing

- Ensure a high level of service excellence at all time.
- Available to work two late shifts (12 – 8PM) a week minimum

Educational /Technical Experience:

- A university degree/college diploma in Business and/or equivalent education and experience
- 2+ years of experience in Retention/Renewals and/or equivalent
- 2+ Canadian Banking experience or other Financial Services experience is considered an asset
- Possess solid MS Office/computer skills
- Possess solid Internet and email skills
- AMP designation/in progress is considered an asset
- Bilingual/multilingual considered an great asset

Personal Requirements:

- Excellent negotiation skills
- Ability to present and instill confidence with the customer
- A successful track record in sales
- Strong analytical and problem-solving capabilities
- Exhibits solid communication skills, both written and verbal with ability to communicate and articulate effectively
- Excellent initiative and organizational skills
- Excellent judgment / must be able to make independent decisions
- Customer Service focused
- High attention to detail
- Flexible and adaptable / able to multi-task under pressure
- Proven ability to meet deadlines
- Ability to work independently as well as part of a team
- Ability to prioritize and follow-up on work
- Detail oriented
- Sense of humour

If you are interested in this challenge, please forward your resume to hr@paradigmquest.com