

Advisor – Commercial Mortgages

Company

Margolis Capital specializes in the placement of commercial mortgage loans in Winnipeg, Manitoba and other urban centres in Canada. Typical loan sizes range from over \$50 million to \$1 million or less. Our clients are owners and developers of multi-family residential complexes, shopping centers, mixed-use, office, retail and industrial properties.

We are presently seeking bright, energetic, customer-focused individuals who can step up in a fast-paced professional atmosphere, to ensure we maintain high service levels in meeting the debt capital needs of our clients.

Please refer to www.margoliscapital.com for additional company information.

Position

- Commercial real estate finance is highly complex in nature, requiring creative and innovative thinking and proactive problem solving.
- The following are the principal elements/activities of a successful Advisor:
- Advisor provides technical expertise to bring together a borrower and a lender to arrange a loan. Must understand both sides of the transaction in order to protect the interests of the borrower/client while not jeopardizing the lender's interests.
- Develops a network of realtors, investors, residential mortgage brokers and other referral sources to identify potential borrower clients, and is responsible to grow and maintain a diverse network of lenders/investors that fund all areas of commercial real estate.
- Meets with borrower, determines details of the required loan and initiates a contract with a fee agreement and obtains mortgage application details to initiate underwriting process.
- Obtains project, market, financial and borrower information on commercial projects to be financed. Information requirements include purpose of financing (purchase or construction), financial information on the property (rent roll and operating statements), a project / building description, neighbourhood information, borrower information (client background, financial statements, net worth), appraisal, site visit, etc.
- Identifies potential lenders/investors that may be interesting in providing commercial financing for the project.
- Completes market research and economic analysis as required and prepares comprehensive Investment Summary outlining proposed financing structure and makes presentations to potential investors / lenders to assist them in evaluating opportunities leading to formal offers of financing.
- Reviews responses to Investment Summary from potential investors, negotiates terms of financing and advises clients as to which offer to accept from investor(s).
- On receipt of loan commitments, determines funding requirements and provides liaison to solicitors, lenders, engineers, appraisers, realtors, project monitors, insurance consultants etc. during the funding process.
- Advisor assists with corporate administrative / marketing initiatives as part of an overall team environment.

Candidate Profile

Education

- Post-secondary diploma or degree preferably in business or finance.
- Successful candidates will be expected to complete education requirements to obtain their "Accredited Mortgage Professional" designation and strictly adhere to the national association's code of ethics.

Experience

- Candidates must demonstrate a minimum of 5 years in finance and/or business development as follows:
- Proven track record in commercial sales and business development, ideally in a real estate, construction, financial, or appraisal office.
- Commercial financial underwriting experience, ideally in a recognized financial institution.

Skills

- Strong networking and interpersonal skills required to generate a steady flow of business opportunities.
- Excellent presentation and negotiating skills.
- Able to demonstrate good business judgement and ability to make decisions.
- Ability to analyze financial information.
- Proficient in MS Office software and web research.
- Good time management and stress management skills.
- Ability to work under pressure as part of a team, and meet deadlines.

Compensation

- 100% commission based; expected income for attainment of targets is \$150,000 - \$200,000+.
- Medical benefits after 3 months.
- Matching RSP & United Way contributions.
- Professional development opportunities.

If you are interested in this position (or if you know of other potential candidates), resumes may be sent via email to admin@margoliscapital.com. Telephone enquiries from candidates (no agents please) are welcome at (204) 975-4110. We ensure complete confidentiality – all submissions will be acknowledged promptly.