



Director, Commercial Real Estate

Coast Capital Savings; together we help empower you to achieve what's important in your life

What's the job?

The Director, Commercial Real Estate strategically and operationally leads a team of commercial lenders and associates in the management of a portfolio of accounts, personally taking on the most complex and high profile relationships. As an expert with broad experience in construction and permanent mortgage lending, the Director provides mentoring and coaching to the team as well as operational support for senior management. Key objectives of the role include; sourcing new commercial lending relationships through an active marketing plan, strengthening and expanding existing client relationships and mentoring and coaching members of the team. The Director provides strong oversight to the portfolio managed by the team and is a principal representative of Coast Capital Savings within the market. This role will have an active presence within the Greater Vancouver Area.

What you'll get to do:

- Dynamically and visibly lead and mentor a team of Senior Managers, Managers, and Associate Real Estate Lending employees by creating an educational environment where all staff is focused on providing a high standard of service while achieving stated goals.
- Receptively and collaboratively interacts with other Directors to influence positive results to effectively liaise and seek opportunities for business growth (referrals) amongst all business areas.
- Traveling to members' places of business, real estate project sites, seminars, and various business meetings for the purpose of business development, research, collateral evaluation, and professional development.
- Analyze and exercise judgment to approve, recommend, or decline requests for credit facilities from a variety of business clients, with emphasis on real estate project financing and commercial mortgages, in accordance with the Credit Union's Lending Policy.
- Negotiate terms, conditions, and pricing of loan facilities with prospective and existing members.
- Determine the feasibility and risk associated with existing loans and new loan proposals by analyzing and interpreting information solicited from other professionals such as appraisers, lawyers, accountants, quantity surveyors, environmental consultants, brokers, and engineers.
- Pursue and develops opportunities for mutually beneficial business relationships with new and existing members while embracing a credit culture that drives at minimizing/mitigating risk.
- Provide advice regarding financing options and processes, to real estate investors, developers, and business principals, and refers them to other professionals or agencies for additional assistance when appropriate.
- Actively supporting and participating in new corporate initiatives and inspiring the Commercial Real Estate Lending team to do the same.
- Being actively involved in the community to foster the image and reputation of Coast Capital Savings.
- Continually seeks awareness of industry trends outside CCS.

Who are we looking for?

- 10+ years in Commercial Real Estate Lending with broad experience in construction and term mortgage lending and must be current in terms of market underwriting practices.
- 5+ years of leadership in the Commercial Lending Space with a team of 5+ people
- Successful completion of a university or equivalent degree in Finance, Accounting, Business or Commerce or a professional designation in Banking (FICB), Credit (FCI) or a recognized accounting or real estate designation.
- Expert knowledge of commercial & personal credit analysis, policies, negotiation, security, legal procedures including an acute knowledge of Provincial and Federal statutes involving Real Estate lending
- Ability to effectively motivate and supervise employees and meeting of objectives through coaching, training, and providing intellectual support.

Why join Coast Capital Savings?

We don't mean to toot our own horn, but...

- We improve Canadians' financial well-being through providing simple financial help.
- Employees do what's best for our members. Every day.
- We believe in being a great corporate citizen so we invest in our local communities by donating our time, money and expertise.
- Our employees take advantage of the many opportunities to grow their careers.
- Employees love having a cool place to work, which includes wearing their jeans on Fridays & Saturdays and being recognized with a virtual (and, at times, an actual) high-five.
- Our inspiring leaders help our employees develop their talents and encourage them to be their fabulous selves.
- We have a unique culture where we take our business seriously, but ourselves, not so much.
- In 2017, we earned double kudos by being named one of BC's Top Employers and one of Canada's Best Managed Companies – two of the nation's most coveted business awards, may we add.

Does this position inspire you? If so, apply on-line today at Coast Capital Savings.