



**Job Title :** Analyst, Real Estate Lending  
**Location :** Toronto  
**Job Type :** Permanent

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Otéra Capital is among the largest commercial real estate debt lenders in Canada. It is a leader in commercial real estate debt, recognized for its expertise, professionalism and reliability. Our integrated approach includes providing term and interim loans, as well as performing asset management and loan servicing. Otéra can also rely on a large number of financial products, such as syndication and securitisation.

Otéra Capital is a subsidiary of the Caisse de dépôt et placement du Québec, one of Canada's leading institutional fund managers.

Our success is based to a large extent on our employees' talent and this is why we rely on their development and autonomy, and offer them learning and growing opportunities. By means of a competitive compensation and benefits package, as well as programs towards health and well-being, our employees are able to balance their work and personal life. We offer an environment that is both stimulating and dynamic, and focusses on openness, pursuit of excellence, teamwork and commitment. We also believe that our corporate social responsibility is important and we frequently give our employees the chance to participate in it.

## **YOUR ROLE**

If you are a detail oriented and fast learning individual and are looking to be part of a dynamic team that significantly contributes to the company's success within an evolving business context; this opportunity could be perfect for you!

Reporting to the Senior Director and Team Head, Real Estate Lending, the Analyst, Real Estate Lending is responsible for assisting and supporting the Ontario and Western Canada investment team in meeting Otéra's mortgage investment objectives for commercial mortgage term loans and on occasion, may assist with interim loans. The successful candidate for this demanding position must be able to work autonomously and as part of the team in a high volume and fast-paced environment, which requires successfully handling multiple tasks and meeting strict deadlines. He will complete property cash flow analyses, market analysis, and prepare loan submissions for both new and renewal commercial mortgage transactions. In addition, he will also play a supporting

role in mortgage administration, complete annual reviews for the existing mortgage portfolio, loan closings and maintain a database of market research and prepare various internal reports.

## **YOUR MAIN RESPONSIBILITIES**

- Diligently analyse and evaluate property cash flows including discounted cash flow analyses and sensitivity analyses, and assist with the preparation of comprehensive narrative and analytical credit submissions;
- Conduct market research to support analyses and maintain a research database;
- Complete due diligence including lease reviews, financial statement analysis and review of property reports (appraisal, building condition and environmental);
- Assist with portfolio management by completing annual reviews for the existing mortgage portfolio; due diligence for loan closings and processing and obtaining necessary internal approvals for various borrower requests (assumptions, partial discharges, etc.);
- Assist with loan administration and update loan administration system;
- Prepare and validate various internal reports.

## **YOUR PROFILE**

- Bachelor's degree in Finance, Business Administration or Real Estate;
- Two (2) to three (3) years of experience in an analytical role and/or in the commercial real estate sector;
- Knowledge of the commercial real estate sector and/or commercial real estate property valuation and underwriting is considered an asset;
- Working knowledge of Microsoft Office 2010 – (Outlook, Word, Excel, PowerPoint) and Argus;
- Excellent oral and written communication skills;
- Strong analytical skills;
- Ability to work both independently and as part of a team;
- Ability to work on multiple projects with strict deadlines;
- Outstanding organizational and time management skills.

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The masculine is used for the sole purpose of lightening the text. We subscribe to the principle of employment equity and encourage diversity and inclusion. All candidates are welcome to apply; however, only candidates selected for an interview will be contacted.

**Please send your resume to:**

**Otéra Capital**

[cvrh@oteracapital.com](mailto:cvrh@oteracapital.com)

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