



**Job Title :** Senior Analyst, Real Estate Lending – Term Loans  
**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 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 largely on our employees' talent and we encourage development and autonomy, and offer them learning and growth 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. Our corporate social responsibility initiatives are important to us and employees are provided opportunities for participation.

## **YOUR ROLE**

Reporting to the Account Manager, Real Estate Lending, The Senior Analyst, Real Estate Lending is responsible for assisting the Ontario and Western Canada investment team in meeting Otera's mortgage investment objectives for commercial mortgage term loans and may assist with construction loans from time to time. The successful candidate for this demanding position must be able to operate independently and as part of the team in a high volume and fast-pace environment, requiring handling multiple tasks and meeting strict deadlines. This involves completing property cash flow analyses, DCF valuation, market analysis, assist with preparation of loan submissions for both larger and more complex new and renewal commercial mortgage transactions with minimal supervision. In addition, the candidate will play a supporting role in mortgage administration, completion of annual reviews for the existing mortgage portfolio, loan closings and prepare various internal reports.

## YOUR MAIN RESPONSIBILITIES

- Diligently analyze and evaluate property cashflows including preparation of discounted cashflow and sensitivity analyses and assist with the preparation of comprehensive narrative and analytical credit submissions for large and complex loans;
- Complete due diligence including lease reviews, financial statement analysis and review of property reports (appraisal, building condition and environmental);
- Asset management and completion of annual reviews for the existing mortgage portfolio, due diligence for loan closings and update mortgage administration system;
- Processing and obtaining of the necessary internal approvals for various borrower requests (assumptions, partial discharges, etc.);
- Preparation/validation of various internal reports;
- Assist in drafting of term sheets and commitment letters.

## YOUR PROFILE

- Bachelor's degree in Finance, Business Administration or Real Estate is an asset;
- 5-10 years' experience in a similar job position;
- Outstanding knowledge of the commercial real estate sector (across Canada);
- Thorough understanding of commercial real estate and property valuation (including DCF);
- Proficiency in Outlook, Word, Excel, and Argus Enterprise;
- Strong analytical and loan underwriting skills;
- Excellent verbal and written communication skills and the ability to interact professionally with a diverse group of executives, account managers and credit managers;
- General understanding of loan documentation;
- Ability to work both independently and as part of a team;
- Ability to work on several concurrent projects with strict deadlines;
- Outstanding organizational and time management skills.

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The gender 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)

World Trade Centre

413 St-Jacques – Suite 700, Montreal QC H2Y 1N9