

ABOUT KV REAL ESTATE FINANCE INC.

KVRF is another pillar of the KV Capital group, building on over a decade of experience in the private lending business in the Canadian Real Estate Markets. KVRF will provide our clients with professional real estate financial expertise for all of their capital requirements.

KV Capital Group was founded in 2006 by Chartered Accountants and Chartered Business Valuators, and has enjoyed success by leveraging the experience of its professional staff to create customized financing solutions for borrowers that own real estate and require funds for short-term financial bridging, construction projects, and development projects.

POSITION Underwriter / Senior Underwriter (2 positions available)

SUMMARY The successful candidate will be able to analyze, value security for, critically assess, and structure all types of commercial mortgage loan applications, including land acquisition, residential and commercial construction and term loans, inventory loans, bridge financing, and repositioning loans. Your ability to identify critical issues, inconsistencies in the applications as well as an assessment of the feasibility of real estate projects will be critical in this role.

RESPONSIBILITIES Working under the direction of the President of KV Real Estate Finance, you will be responsible to:

- Complete timely review and feasibility assessment of project based mortgage loan applications under an asset secured model;
- Identify, assess, quantify, and evaluate moderate to complex risks on a project by project basis through:
 - Valuation of real estate security;
 - Developing and completing efficient and comprehensive due diligence procedures on a deal by deal basis;
 - Preparing and maintaining working papers to support underwriting recommendations; and
 - Structuring financing terms, pricing risk, and recommending deals.
- Analysis and understanding of cap rates, review of leases, coverage ratios, Borrower covenants and financial statements.
- Work closely with in-house business development staff to present financing opportunities to the third party lending market.
- Work closely with in-house business development staff, borrowers, and third party Lenders / clients to develop and maintain positive business relationships.

ACCOUNTABILITIES KV Real Estate Finance is focused on developing meaningful, long lasting, and mutually beneficial relationships with our clients and lenders. It will be incumbent upon you to maintain and build the reputation of the firm by delivering clear communication, timely service, and providing expert advice.

STRUCTURE	KV Real Estate Finance Inc. employee
EMPLOYMENT TYPE	Full-time
LOCATION	Edmonton, Alberta
EXPERIENCE	Intermediate to Senior level
JOB FUNCTION	Underwriting
COMPENSATION	Base salary commensurate with experience and education supplemented by incentive based compensation tied to the key performance metric of volume of deals underwritten, funded and managed.

QUALIFICATIONS / DESIRED SKILLS AND EXPERTISE

To be successful in this role you will have:

- Exceptional analytical, communication, and organization skills;
- Strong financial acumen;
- Working knowledge of the real estate and/or mortgage industry;
- Awareness of local (Albertan and Canadian) economic conditions and indicators;
- Professional, friendly, and courteous demeanor;
- Advanced user of Microsoft Office Suite, with a demonstrated expertise in Excel;
- A degree, designation or certification in a related field is preferred (note this position will provide qualified hours for CBV and CFA candidates);
- 5 years of directly related experience using Spin, various real estate information databases, and performing credit bureau searches would be an asset, but not required.

To apply, please forward your resume and cover letter with a deadline by May 24, 2019 in confidence to:

Marc Prefontaine
 President, KVRF
marc@kvrff.ca (please indicate "Underwriter" position in the subject line)
www.kvcapital.ca
www.kvrff.ca

