

Junior Credit Analyst (Summer Co-op Student), Mortgage Analytics Group

[CMLS Financial](#)
[Vancouver, BC](#)

Wed, 15 Jan 2020 20:37:44 GMT

The Mortgage Analytics Group is a division of CMLS and the leading provider of independent mortgage pricing, risk rating and asset management software services for the commercial real estate finance industry in Canada. Our clients include some of Canada's most prominent financial institutions, investment managers and pension funds. Our clients engage our risk rating, spread matrix and mortgage pricing services to support "mark to market" accounting, performance measurement, and portfolio valuation.

We are seeking a Junior Credit Analyst Co-op Student to join our small team of dynamic commercial mortgage professionals in our Vancouver office. This will be a contract position with full time hours from early May until the end of August 2020. Reporting to the Manager, Mortgage Analytics Group, you will have access to innovative asset management technology with the ability to learn from our leaders while growing your experience and career.

You will provide timely and proactive support including:

- Organize the collection of information required to complete annual risk ratings from clients;
- Conduct risk analysis of various fixed income products secured by commercial real estate;
- Develop an expertise in the Commercial Mortgage sector in Canada;
- Assist with the preparation of industry specific research reports;
- Maintain sector specific research databases;
- Gain exposure to mortgage valuation and pricing; and
- Assist with special projects as required.

This role is for you if:

- You are currently pursuing a Bachelor's Degree in Finance, Real Estate, Business Administration, and Economics;
- You have strong analytical and numerical skills;
- You are an intermediate to advanced level user of Microsoft Office;
- You demonstrate professionalism, judgment, and integrity;
- You have a passion for real estate finance;
- You are a motivated self-starter who is very results driven;
- You possess strong organizational skills with a high attention to detail;
- You take ownership of your work and demonstrate a high degree of accountability and commitment at all times;

- You have excellent communication skills, both written and verbal.

About Us:

We are Canada's Mortgage Company. Founded in 1974, CMLS Financial is one of Canada's largest, independently owned mortgage services companies. Over 40 years, 10 000 customers and over 20 billion in assets. CMLS services for a variety of investors including banks, insurance companies, investment managers, private lenders and commercial mortgage-backed security (CMBS) trusts. Our diverse platform and customer forward approach creates a wide range of client options and an environment for a very rewarding career. Our employees and partnerships set us apart and we know it.

Meet your team!

You will be joining a hardworking and dynamic team of Analysts within the department and the Company as a whole. At CMLS Financial, our Mortgage Analytics Group loves the versatility that the role affords, let's share what the team is talking about:

"What has impressed me the most about the Mortgage Analytics Group is the supportive team environment cultivated by management and the staff. As an Analyst with the Mortgage Analytics Group, I have support of my team and can leverage their knowledge and support during my daily tasks. Management places an importance on providing countless opportunities for both personal and professional development, which is an important aspect of any career." –Credit Analyst

"I have been with the Mortgage Analytics Group for two years and I really enjoy working with this team. The work is interesting itself and I learn something new every day. There are a lot of opportunities for career growth and self-improvement. We have a great team, very helpful and supportive, and the atmosphere in the group is super friendly. We are not just co-workers! We do a lot of activities together outside of work, such as sailing lessons, kayaking, escape room, playing pool and poker. I love our holiday potlucks!" –Credit Analyst

We want to hear from you!

If you are confident that you would be a strong asset to our team, submit your cover letter, resume, and transcripts today! Be sure to tell us why you believe yourself to be a perfect fit! We thank all applicants for their time in applying, however we will only contact those selected for an interview. Consideration of applications will begin immediately and continue until the position is filled.

MLA Source:

Junior Credit Analyst (Summer Co-Op Student), Mortgage Analytics Group. 15 Jan. 2020, ca.linesjob.com/job/junior-credit-analyst-summer-co-op-student-mortgage-analy-cmls-financial-15e1d17e92362774/?utm_campaign=google_jobs_apply&utm_source=google_jobs_apply&utm_medium=organic

Zhe Su

1611 W. 61st Avenue, Vancouver BC, V6P 2C2 | **CELL:** (778) 891-9181 | **EMAIL:** zhe.su@gmail.com

August 12, 2020

Recruiting Manager
CMLS Financial
2110 – 1066 West Hastings Street
Vancouver, BC V6E 3X2

RE: Junior Credit Analyst (Summer Co-op Student), Mortgage Analytics Group

Dear Recruiting Manager,

I am writing to express my strong interest in the Junior Credit Analyst role with the Mortgage Analytics Group at CMLS Financial. A CMLS Financial Group is one of Canada's largest, independently owned mortgage services companies with over 20bn assets, servicing investors including banks, insurance companies, investment managers, private lenders and commercial mortgage-backed security (CMBS) trusts. Therefore, the prospect of collaborating with a specialized team as a Junior Credit Analyst presents an excellent opportunity for me to learn the inner works of the Canadian mortgage market from the industry experts. With my previous internship experience, my training in advance mathematics, and my analytical mindset, I have the skills and training that will allow me to quickly adapt and contribute to the team.

I am currently a Bachelor of Arts student, with a specialization in Communications, at the University of British Columbia, with expected graduation date of June 2022. Although my degree is in arts, I have taken a wide range of mathematic courses, including Advanced Calculus and Statistical Inferences, in addition to a range of courses in economics as I am interested in pursuing a career in finance. In the summer of 2018, I had worked at Haitong Securities, one of the largest securities firms in China, as a summer intern in their credit department. During my time there, I continued to hone my skills in credit analysis through conducting annual risk reviews on counterparties and preparing the relevant counterparty and industry review to present to the Chief Risk Officer for approval. I have also worked as a Summer Analyst at Prime Investment Group Ltd, a private consulting firm in Hong Kong. During my time there, I frequently researched the financial statements of public and private firms and constructed financial models and evaluated their performance based on financial ratios, such as debt to equity ratio, current ratio, return on equity etc, and covenants in order for my superiors to make investment decisions based on the findings.

My research abilities, previous financial analysis experience, and my communication skills will allow me to quickly adapt and make immediate contributions to the Mortgage Analytics Group at CMLS Financial. I am highly motivated, a fast learner, and can quickly adapt to assume responsibilities as demanded.

Thank you very much for your time and consideration; I look forward to discussing my aptitude for the Junior Credit Analyst role.

Yours Sincerely,



Zhe Su

Zhe Su

1611 W. 61st Avenue, Vancouver BC, V6P 2C2 | **CELL:** (778) 891-9181 | **EMAIL:** zhe.su@gmail.com

EDUCATION

University of British Columbia

Bachelor of Arts, Communications

Jun 2022

- Relevant Courses: Calculus, Introduction to Statistical Inferences, Principles of Macroeconomics, Game Theory

Industry Certifications and Courses

- The Marquee Group – Financial Modelling & Valuation Analysis course **Sep 2019**
- Bloomberg – Bloomberg Essentials Training Program: Equities, Fixed Income and FX **Oct 2019**

EMPLOYMENT EXPERIENCE

Haitong Securities Co., Ltd., China

Summer Intern

Jul 2018 – Aug 2018

- Performed credit analysis on individual borrowers and counterparties in order to establish borrower risk ratings, completed Risk Assessments (RAFs) which encompass industry, business, and financial risks, and prepared recommendations for proposed \$25-75 MM term loans and revolving credit facilities for sign-offs by Chief Credit Officer.
- Provided technical support to risk managers by developing and maintaining financial models (including income statement, balance sheet and cash flow statement, ratio analysis and stress testing) that are used to establish borrower risk rating.

Prime Investment Group Ltd., Hong Kong

Summer Analyst

Aug 2017 – Sep 2017

- Researched and analyzed financial statements, then constructed valuation models for forecasting purposes on listed firms for potential investment projects that allowed the chairman to make timely decisions on 3 major projects to undertake.
- Worked closely with the chairman to create contracts and finalize terms of partnership.
- Negotiated with clients, partnering companies, as well as government departments over details of business prospects – merited praise for the degree of helpfulness and demonstrated professionalism.

Economic & Information Technology Commission of Guangdong Province, China

Analyst, Department of Energy Conservation and Waste Reduction

Dec 2016 – Jan 2017

- Conducted research on 7 different government-enforced energy conservation programs through economic analysis and presented results that contributed to future policy improvements in the province of Guangdong.
- Provided improvements on the format of reports (for provincial standard inspections) – earned praise by supervisors and colleagues for demonstrated initiative and professional expertise.

SKILLS AND INTERESTS

Languages Fluent in Mandarin

Software Microsoft Office (Word, Excel, PowerPoint), Bloomberg, Capital IQ, Reuters, STATA,

Volunteer Worked with kindergarten children to develop their reading abilities in the “From 3 to 3” program.

Hobbies Piano – received numerous recognitions such as the RCM Performer’s ARCT Certificate, and numerous first place in competitions • Badminton

REFERENCES

Available on Request

Zhe Su

1611 W. 61st Avenue, Vancouver BC, V6P 2C2 | **CELL:** (778) 891-9181 | **EMAIL:** zhe.su@gmail.com

August 12, 2020

David Zhang
Haitong Securities Co., Ltd.
689 Guangdong Road
Shanghai, China

Dear Mr. Zhang,

Thank you for taking the time out to speak with me on the phone earlier this week. I just wanted to express my gratitude again for how much you have taught me during my time at Haitong Securities as a member of your team.

As per our discussion, I am writing to you formally to ask for a reference for the Junior Credit Analyst role I am applying for. I really appreciate you taking time out in your busy schedule to help me with the reference.

Please let me know should you have any questions.

Best Regards,

Zhe Su

Zhe Su

1611 W. 61st Avenue, Vancouver BC, V6P 2C2 | **CELL:** (778) 891-9181 | **EMAIL:** zhe.su@gmail.com

August 12, 2020

Kathy Chiu
Prime Investment Group Ltd.
Hip Shing Hong Centre
Central, Hong Kong

Dear Ms. Chiu,

I hope you are doing well as it has been a year since I last visited your office. I am currently applying to a Junior Credit Analyst position with CMLS Financial, one of Canada's largest mortgage services company, and was hoping that you may be able to provide me with a reference letter.

I understand that you have a terribly busy schedule, so I just want to express my utmost thanks for always accommodating my past requests. If you would like further information about the role, I am more than happy to give you a call at a time convenient for you. Please let me know what you would prefer.

I look forward to hearing from you soon.

Best Regards,

Zhe Su

Zhe Su

1611 W. 61st Avenue, Vancouver BC, V6P 2C2 | **CELL:** (778) 891-9181 | **EMAIL:** zhe.su@gmail.com

August 12, 2020

Lifang Liu
Economic & Information Technology Commission of Guangdong Province
Guangzhou, Guangdong
China

Dear Miss Liu,

It has been a while since I was able to last visit you and I hope you're doing well. I am currently applying to a Junior Credit Analyst position with CMLS Financial, one of Canada's largest mortgage services company, and was hoping that you may be able to provide me with a reference letter.

I understand that you have a terribly busy schedule, so I just want to express my utmost thanks for always accommodating my past requests. If you would like further information about the role, I am more than happy to give you a call at a time convenient for you. Please let me know what you would prefer.

I look forward to hearing from you soon.

Best Regards,

Zhe Su