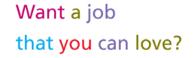
Amazing career stories begin at Scotiabank.







- As a Scotiabank Specialist you will be part of our National Mortgage Sales Team, Alternate Mortgage Delivery. This channel is a key component of Scotiabank's customer acquisition strategy. "As a channel, our goal is to open another access point to the mortgage market by being right there at the point of sale -- working directly with both the customer and the referral source to secure new business for Scotiabank."
- In 2009, Scotiabank Mortgage Specialists were responsible for \$2.4 billion dollars in mortgages and about 6,000 new customers, 13% of Scotiabank's retail mortgage business.
- Our objective is to introduce new customers into the branches by generating new mortgages by way of referral business from realtors, financial planners and other "centres of influence", such as lawyers and accountants.





You will be part of a specialized mortgage sales team

An expert who understands the needs of realtors, home builders, financial planners and other home purchase-related professionals.

One who meets a high standard of ethics and who is committed to ongoing training.

A professional mortgage advisor

Power of choice – A Scotiabank Mortgage Specialist provides a full range of solutions designed to achieve "Peace of Mind" in the homeownership experience.

A Scotiabank Mortgage Specialist provides clients with useful information "before the move", "when moving out", "moving into their new home" and "after the move".

A Scotiabank Mortgage Specialist provides clients with a full service experience aimed at helping them become financially better off.





A Scotiabank Mortgage Specialist is responsible for the mortgage process

- You will be the client's single point of contact throughout the home financing process.
- You will keep clients informed of the status of their application every step of the way.
- You will process a full pre-approval on a client's application so they will know what to expect from the start with no unpleasant surprises.
- As a Bank employee, you have a direct relationship with branch staff to deliver a seamless process for clients.

A Scotiabank Mortgage Specialist is mobile and technology enabled

- You will work flexible hours to be available when and where needed.
- You have mobile technology to ensure applications are submitted at espeed for efficient and fast action.

A Scotiabank Mortgage Specialist offers the Scotiabank advantage

- Scotiabank provides a long established tradition of integrity, stability and security as:
 - Canada's most innovative mortgage lender.
 - One of North America's leading financial institutions and Canada's most international bank.





- Scotiabank excels at residential mortgage lending by actively anticipating and responding to the needs of homebuyers and homeowners.
- Scotiabank values your referral sources and offers you a dedicated Sales Management Support team including a District Sales Manager and Regional Sales Manager to help you succeed.
- Scotiabank has a unique and exclusive product line up our market leading *Scotia Total Equity®* Plan (STEP).
- Scotiabank offers an unparalleled Referral Loyalty Program Key Partners.
- Scotiabank offers an Alternate Funding Program to bolster our value proposition to include a one stop origination for referral sources.





- A Scotiabank Mortgage Specialist is part of a specialized mortgage sales team
- An expert who understands the needs of realtors, home builders, financial planners and other home purchase-related professionals.
- One who meets a high standard of ethics and who is committed to ongoing training.
- A Scotiabank Mortgage Specialist is a professional mortgage advisor
- Power of choice The Mortgage Specialist provides a full range of solutions designed to achieve "Peace of Mind" in the homeownership experience.
- The Mortgage Specialist provides clients with useful information "before the move", "when moving out", "moving into their new home" and "after the move".
- The Mortgage Specialist provides clients with a full service experience aimed at helping them become financially better off.





Your Personal Coach.....

Will assist you with Activity Management

- Help you to develop and create solutions to sales challenges
- Plan coaching activities at least one month in advance
- Share your 90 day vision
- Help generate creative solutions for gap management
- Improve results for low performance

Will assist you with Joint Field Work

- Help you create strategies to develop new referral sources
- Help you create strategies to expand your referral source base beyond realtors
- Share existing scripting and help you to create new ones to overcome challenges
- Guide any self-education to help you become more effective





Scotiabank Key Partners Program

- Client Introductions Buy Sell Leads The annual average of Buy Sell Leads given to Scotiabank Key Partners is 3,000 pre-qualified referrals
- Business Building Benefits such as covering costs for website development, real estate courses, industry/association fees, or a thank you housewarming gift to a client.
- **National Platinum Recognition Event**
- **Marketing In Branch Display Boards**
- **Key Partners Program Website**
- **Homebuyers Seminars**
- **Banking Package**
- **Power of Sales**







- Scotiabank has been named one of Canada's Top 50 Employers for four consecutive years & is one of North America's premier financial institutions and Canada's most international bank. With approximately 60,000 employees, Scotiabank Group and its affiliates serve more than 12.5 million customers in some 50 countries around the world, offering a diverse range of products and services, including personal, commercial, corporate and investment banking.
- Scotiabank focuses on creating and seizing opportunities to better serve our customers, reward our shareholders, engage our employees and help our communities to prosper. Our success is reflected in our philosophy, One Team, One Goal, and in the strength of our three major business lines: Domestic Banking, International Banking and Scotia Capital.



- Achieve success in your marketplace your way
- Benefit from a National Brand without losing your freedom or local identity
- Turnkey support system
- Get to right tools you need to help you succeed
- Experienced mortgage professionals know with the right tools and resources they can work more effectively and succeed more easily.
- We offer you access to unique products and services, a competitive compensation package with full benefits program, complete payroll and compliance services and comprehensive marketing materials
- Plus you can count on our District Sales Managers. They are dedicated to helping you grow your business





http://www.scotiabank.com/hr/careers/videos/nms/sevanshawn_html.html



