Sr. Manager, Investment Management (Construction Lending)

Requisition	req2295 · November 19, 2026
Work location	Toronto (ON)
Employment	Permanent, full-time
Base salary	CAD $110,000 to $130,000
Openings	1
Department	Development Finance
Internal title	Sr. Manager, Investment Management

Role

Work with the Senior Director and Vice President of Investment Management to manage construction and development loans. Support capital programs, partner with DFG Production and Funding, and help maintain relationships with strategic and third-party investors.

Provide independent credit and quality oversight to manage financial, credit, operational and reputational risk. Own assigned workflows, assess the significance of issues and present supported recommendations to the proper approval authority.

Portfolio and credit oversight

- Oversee assigned loans including those funded through MCAP capital programs. Monitor advances, sales, covenant compliance, maturity dates, arrears, loans under monitoring and new risk trends. Escalate material issues and coordinate timely investor updates.
- Check regional term sheets and loan summaries for completeness, accuracy, investor eligibility, risks and consistency with the supporting analysis. Review investor materials, funding and servicing issues, and recommendations for consistent risk analysis and compliance.
- Recommend decisions on submissions, amendments, extensions, funding variances and partial discharges. Assess when to escalate credit, documentation, funding, servicing, investor or portfolio issues. Prepare materials for the Credit Committee, ILAC, investors or senior management.
- Partner with origination, underwriting, funding, legal, finance and Investor Operations. Analyze monitored, impaired or defaulted loans, coordinate information and status reports, respond to investors and develop and implement approved workout strategies.

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Investor programs and team leadership

- Communicate portfolio, market and transaction information to investors. Know investor mandates, criteria and reporting requirements and advise regional teams on fit and loan structure.
- Coordinate summaries, forecasts, updates and market presentations. Review monthly and quarterly reports, flag emerging trends and organize follow-up. Translate important regional developments into short updates.
- Coordinate loan purchases and sales, servicing and interlender agreements and related documents, subject to the appropriate review or approval.
- Coach DFG analysts and senior analysts, review their work, and help prioritize and improve underwriting. Refer staff, compensation and performance decisions to the appropriate manager.
- Back up the Senior Director on investor inquiries, portfolio files and approval workflows within delegated authority. Maintain credit policy knowledge and improve manuals, templates, training, reporting and workflows with stakeholders. Escalate changes requiring policy, technology or executive approval.

Qualifications

- At least five years in construction and development financing, with the ability to assess loan risk, financial information and portfolio performance and make sound recommendations within policy and delegated authority.
- Strong communication, concise reporting, presentation, relationship management and negotiation skills. Organize competing priorities and meet tight deadlines. Solve, resolve and escalate problems as needed.
- Experience reviewing work and providing technical direction, coaching or mentoring in credit, underwriting or portfolio management. Advanced Microsoft Office, SharePoint, Teams and Power BI skills. Demonstrate teamwork, integrity, accountability and professionalism.
- Portfolio management, mortgage administration, funding or syndication experience is an asset. Experience with complex, monitored, impaired or defaulted commercial real estate loans, including restructuring or workouts, is also valuable.

About MCAP

MCAP recognizes expertise, teamwork and excellent service through competitive total rewards, formal and informal learning, and opportunities in an entrepreneurial, diverse workplace.

The company describes itself as Canada’s largest independent mortgage finance firm, with over $150 billion in assets under management. For over 35 years it has originated, traded, securitized and serviced residential and commercial mortgages through offices across Canada. It originates residential mortgages exclusively through brokers, promotes their services nationally and has spent over 25 years in residential construction lending, serving developers, builders and lenders.

The advertisement outlines the general scope and level of the job. Duties and qualifications may extend beyond those listed. MCAP offers equal opportunity and aims to make recruitment and employment inclusive and accessible. Applicants can request accommodation.

To apply, look for requisition req2295 on the MCAP careers portal.

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