CERTUS CREDIT
DEBT ADVISORY

WE ARE HIRING

DEBT ADVISORY ASSOCIATE

Commission only. Remote, US hours. We fill your calendar, and this desk is the way into the rest of the firm.

CERTUS CREDIT · DEBT ADVISORY
COMMISSION ONLY · REMOTE, US HOURS
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The job in one paragraph

Business owners who need $2.5M to $20M and have already been declined by a bank book a thirty-minute call with us. You take that call. You find out what the business actually is, where the bank stopped, and what is really on the balance sheet. Then you close a retainer so our senior adviser can find out whether the deal is fundable and fix what is not. You are not selling money. You will never be asked to promise money, and you will be let go for trying.

You are selling a verdict. That is a real product, it has a price, and it is worth paying for whether or not the deal closes.

What the day looks like

- **Around thirty-five held meetings a month, and it goes up.** Advertising fills your calendar. You are not cold calling, you are not door-knocking, and you are not buying your own leads. The ad budget rises as the funnel proves out, and your calendar rises with it
- **Thirty minutes, hard stop.** Five sections in a fixed order. The script is written and it works
- **Challenge nothing.** Your job on that call is to capture what the borrower says, accurately and verbatim, and to be someone he wants to work with. Somebody else tests it against documents next week. This is the hardest discipline in the role and the one everything else depends on
- **Deliver the disclosure before you ask for the signature.** Ninety seconds telling him exactly what we are about to search and what happens if something turns up he did not mention. It costs you a few deals and it saves you a career
- **Then collect.** A signature is not revenue. Chasing the retainer and the documents is the rest of the job, and it is worth more than another dial

Every call is recorded. Your own calls are how you get better, and by month three you will not recognise your month-one self.

How you are paid

Commission only. No salary, no draw. We are direct about that because the structure is the offer.

COMPONENT	RATE	WHEN
Retainer commission	**22% of the retainer collected**	Half within 45 days of collection. Half when the file earns a Green stamp
Success fee commission	**One sixth of the success fee**	At funding
Band bonus	A share of anything you land above the standard success fee	At funding

Four things you should understand before you apply, because they are the whole shape of the year.

Half your retainer commission is cash inside 45 days. Paid on collection, on every file you sign, whatever happens to it afterwards. That is the money you run on while the rest builds.

The other half waits for a Green stamp. A Green means the file survived vetting: the documents matched the story. If instead the borrower concealed something material and the file is killed, the firm is often refunding his retainer, and there is nothing for the second half to be paid out of. So it is not paid.

To be exact about the two cases that are not the same thing:

- **The borrower lied.** File killed, retainer refunded, second half not paid. This is the only case where you lose it, and it is the one thing tying your name to the quality of what you sign
- **The file is honest but not yet fundable.** It goes on hold with a list of things to fix rather than being killed. When it comes back and earns its Green, **your second half is paid then.** You are not penalised for a real business with a real problem

Funding takes months. A file signed in February typically funds in the summer. Your first success fee commission is a long way from your first signature, and on a funded transaction it is a serious number. Budget your first quarter as though it does not exist, because it does not.

You negotiate the success fee. You never negotiate the retainer. There is a standard success fee, and if you land a deal above it you take a share of the difference. The retainer does not move. If that sounds arbitrary, read the next section.

What that actually pays

We are going to show you the arithmetic rather than a range, because a range in a job advert tells you nothing and you cannot check it.

Everything below runs off three numbers: about **35 held meetings a month** on your calendar, an average retainer of **$15,500**, and an average funded transaction of **$8M**.

The part you can count on

A first-year rep who closes **5%** of the calls he takes:

	PER MONTH	YEAR ONE
Held meetings	35	420
Mandates signed	1.75	21
Retainer commission earned, at 22%	$5,370	$64,400
Paid to you within 45 days	**$2,690**	**$32,200**
Paid later, as files clear vetting	$1,880	$22,600
Retainer commission, total paid	**$4,570**	**$54,800**

The desk plans on **10%** once the script is second nature, and reps get there inside the first year more often than not. Same calendar, twice the closes:

	PER MONTH	YEAR ONE
Mandates signed	3.50	42
Paid to you within 45 days	**$5,370**	**$64,400**
Retainer commission, total paid	**$9,130**	**$109,600**

None of that depends on a single deal funding. It is the diagnosis being paid for, which is the whole reason this seat exists.

The part that changes the year

One sixth of every success fee. On an average transaction that is **$40,000 to you, per funded deal.** If you land the fee above standard you take a share of the difference on top of that.

About 35% of signed mandates go on to fund, and there is roughly a five-month lag from signature, so your first year only sees the files you signed in its first seven months.

	CLOSE 5%	CLOSE 10%
Mandates signed	21	42
Retainer commission paid	$54,800	$109,600
Transactions funded in year one	4.3	8.6
Success fee commission	$171,500	$343,000
Year one, total	**$226,300**	**$452,600**

Year two is the same calendar without the lag working against you:

	CLOSE 5%	CLOSE 10%
Transactions funded	7.3	14.7
Success fee commission	$294,000	$588,000
At run rate, total	**$348,800**	**$697,600**

And if we are wrong about the funding rate. It is the one input in our model nobody has validated yet, so here is what the success fee line does if it comes in worse or better than 35%:

FUNDING RATE	CLOSE 5%	CLOSE 10%
20%	$168,000	$336,000
35%	$294,000	$588,000
50%	$420,000	$840,000

We are showing you the bad column as well as the good one because you are about to make a decision on it. The retainer commission is the number to plan your life around; the success fee is the number that changes it.

> These figures come from our own operating model and are illustrations, not an offer or a promise of earnings. The close rate is yours to move. The funding rate is nobody's, which is exactly why you are not paid on it and not measured on it.

What you are measured on

METRIC	WHAT IT IS
Mandates signed	Volume
Clean close rate	Signed mandates that survive vetting
Cash conversion	Signed mandates where the retainer actually lands

Nobody here is measured on files funded. That outcome is outside your control and paying you on it would corrupt what you say on a call. This is the single most important sentence in this posting.

Who this works for

- You can ask an uncomfortable question in a flat voice and then be quiet

- You can hear no a hundred times and dial again, because you understand that the pipeline pays and no single deal does
- You can follow a script that is better than your instincts, for ninety days, before you start improving it
- You want the ceiling that commission only gives you and you can survive the floor
- You are organised enough that a borrower who owes you six months of bank statements actually sends them

What we are not asking for

Read this part carefully, because it is shorter than most people expect.

No degree required. If you have one, good. It shows you can start something long and finish it. It is nowhere near a condition of the seat and it is not what we will ask you about.

No experience in debt, capital or financial services required. It is useful. It is also the thing most likely to need unlearning. We would rather train someone clean than un-train someone who learned this business at a shop that promised funding to close a fee. If you have been taught to say we can get this done, that habit has to go before anything else works.

No book of contacts required. We fill your calendar. Nobody here is asked to bring relationships.

What we do require: **fluent English**, because the whole call runs on precise language and a borrower's exact words are the raw material the file is built from. You are **18 or older**, because the seat involves signing things. You can work US hours and you can be reached on a phone.

A second language is genuinely valued. Spanish, French, Hindi, Mandarin and Arabic especially. It is not a requirement, and it is not a tiebreaker we pretend not to use, so put it in your note.

Where this leads

This desk is one part of the firm. The others are **project finance**, **mergers and acquisitions**, and **commodities trading**, and they are all staffed from the inside first.

That is not a perk paragraph, it is how the sequence actually works. Every one of those desks runs on the same two skills you will spend your first year building here: getting a counterparty to tell you the truth early, and knowing what a document has to say before anyone will act on it. A rep who can hold thirty files straight and has never once promised something he could not deliver is the only kind of person we can move onto a $200M project or into the room on an acquisition.

There is no fixed timetable and nobody will pretend there is. What we will tell you is that the route exists, it goes through this seat, and the people who take it are the ones who were already the most reliable operator on the phones.

Who does well here

The people who last in this seat have one thing in common, and it is not a CV.

They have been bounced between commission offers that promised a pipeline and delivered a phone book, and they are done with that. They can survive a thin first quarter because they can see what the second year looks like. And they would rather be paid on what they close than on being liked.

If you are hungry, willing to be coached hard for ninety days, and prepared to be measured honestly, the ceiling on this seat is real and there is nobody standing between you and it.

Who this does not work for

- You need a base salary. There isn't one, and asking whether there is an exception is a no
- You need the borrower to like you more than you need the file to be true
- You would break a rule to save a deal. Every rule in our process is there because somebody already broke it and it cost us three months
- You want to negotiate rates with lenders. We do not do that, deliberately. We get files to the right desk clean and we shepherd them to close

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The non-negotiables

These are conditions of the seat, not preferences.

- You never promise funding, quote a rate, or predict a closing date
- You never characterise a diligence finding to a borrower. Every question about a finding goes to the senior, including the easy ones
- You deliver the pre-close disclosure before the signature, every time, in full
- You do not absorb abuse to save a file. If a borrower starts shouting, you end the call to script, and nobody will second-guess you for it
- Preparation is the job. Ours, and the borrower's. Nothing goes to a lender that we have not already tested ourselves

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What we give you

- A calendar filled with filtered, fee-aware inbound meetings. Prospects arrive already knowing there is a retainer
- The call structure, the disclosure, the objection library and five written follow-up sequences. Nothing you have to invent
- An agent stack that does the vetting, the record searches and the packaging, so a file you sign gets worked properly and fast instead of sitting

- A senior adviser who takes over the hard conversation, so you never have to be the one telling a borrower his numbers do not tie
- Ninety days of structured training, and the honest expectation that you will be a different operator at the end of it
- A route out of this seat and into project finance, M&A or commodities trading, which we staff from the inside before we hire from outside

To apply

Send a note to **j.landry@invictusholdings.co** with the subject line **Debt Advisory Associate**. Three things, and nothing else:

1. What you have sold, to whom, and what the worst month of it looked like
2. A time you asked a question you did not want to ask, and what it cost or saved
3. Whether commission only is something you have done before, and how your first ninety days here get paid for

Tell us if you speak a second language. Otherwise: no cover letter, no formatting, no CV design.

We will read the note.

Certus Credit is a debt advisory firm. We do not lend, approve or commit capital, and we do not represent that financing will be obtained on any file.