



Brad Struthers

Chief Mortgage Officer

Brad Struthers is the Chief Mortgage Officer of Houseful, an RBC company focused on making home ownership more accessible by delivering an innovative and comprehensive real estate platform.

Brad joined RBC in 1996 as a student and has worked with the Bank his entire career, moving to Houseful with its acquisition by RBC in 2023. He has held positions in the corporate treasury department, trading finance, group risk management and the Bank's credit risk analytics group, where he managed the implementation of Basel II for Canadian retail banking. Just before the global financial crisis, he moved into personal lending where he led the business development group for retail credit and automotive financing.

In 2011, Brad joined the Home Equity Financing group as Senior Director of Collateral Management, where he managed the property valuation strategy, collateral management and third party relationships, including mortgage default insurers, title insurers and appraisal management companies. Over the years his role expanded to include strategy development for personal financing products, business agility coordination, initiatives management and process optimization.

Throughout his career, Brad has leveraged his economic education to bring insights to financial challenges. He holds an undergraduate degree in economics from the University of Waterloo and a master's in economics from the University of Toronto, where he specialized in financial and mathematical economics. Brad also was a CFA (Chartered Financial Analyst) charterholder from 2002 until 2023.