

# CMP

Canadian Mortgage Professional

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# HOT LIST

Meet 45 movers and shakers who are redefining the Canadian mortgage industry



## FACING THE CONSEQUENCES

What effect have the B-20 changes already had – and what else might lie ahead?

## INTRODUCING THE NEW CENTUM

Centum president Chris Turcotte outlines the changes he's made since taking the helm

## TIME TO GO COMMERCIAL

Why this should be the year you move into the commercial space

# HOT LIST

**Discover the 45 professionals who met industry challenges head-on and set the Canadian mortgage world on fire last year**

**CANADA'S MORTGAGE** industry was subjected to a wave of changes in 2017, which kept everyone from corner-office executives to on-the-ground brokers on their toes as the industry navigated the new waters. But despite the challenging environment, these 45 professionals went above and beyond for both clients and peers,

setting the bar for what makes a great mortgage broker.

From entrepreneurs changing the way buyers experience the mortgage process to philanthropic leaders who make a point of giving back to their communities, from industry veterans to fresh faces, this year's Hot List is a true reflection of today's evolving mortgage industry.



## ADAM COULTISH

Partner

### THE FUNDING DEPARTMENT

"Adam Coultish is a leader in the industry who is passionate about helping brokers better their business and successfully assist more clients," one partner says – and that commitment is evident in Coultish's founding of The Funding Department [TFD]. A national mortgage broker support desk, TFD is a place where all brokers can seek help with challenging files as clients move from the A space to alternative lenders. TFD also promotes broker education and development in the alternative space.

Coultish is also the founder of Niche Lender, a Facebook series that features a new lender each week, showcasing a niche lending solution for brokers. In addition, Coultish's firm, DLC Coultish Lawton Capital Group, was a finalist at the 2017 Canadian Mortgage Awards for Best Newcomer, Mortgage Broker Firm.



## CAROLINE RAPSON

Director of franchise services

### CENTUM FINANCIAL GROUP

Caroline Rapson has more than 21 years of combined experience in the real estate and mortgage industries, including stints with Charwood Pacific Group and Century 21 Canada. Today, as director of franchise services at Centum Financial Group,

Rapson oversees the overall coordination, communication and management of the franchise services team. She is also responsible for fostering and maintaining strategic partnerships with lenders, partners and suppliers. Armed with a wealth of experience in administration, accounting and finance, marketing, and operations, Rapson is focused on the expansion and overall growth of the Centum network.

Last year was a big one for Centum – the network welcomed a new president, launched Centum University, increased its social media presence, supported Easter Seals through Centum Tech4 Kids and most recently rolled out Piper, its new front- and back-end technology for the entire network. Rapson considers having been part of all of these milestones her most notable accomplishment in 2017.

Outside of her role at Centum, Rapson actively supports Mortgage Professionals Canada and CMBA-BC, and is currently serving her second year on the CMBA-BC board of directors.

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# SPECIAL REPORT



## SHIRL FUNK

Owner/broker

### SHIRL FUNK MORTGAGES

Shirl Funk achieved a significant milestone in 2017 when she branched out and set up her own brokerage under The Mortgage Centre umbrella. Funk says the secret to her success has been consistently paying attention to detail and “working with clients through each step of the mortgage transaction, giving them extra confidence to trust that every detail has been looked after.”

Funk entered the mortgage industry in 2009 and eventually joined DLC for five years, where she managed to build great contacts and long-lasting friendships. On top of receiving the Mortgage Protection Plan Award every year since 2013, Funk also received DLC’s Gold Award in 2016, which placed her among the top 15% of DLC brokers in Canada.



## CHRIS TURCOTTE

President and COO

### CENTUM FINANCIAL GROUP

After becoming the industry’s youngest president of a broker network in late 2016, Chris Turcotte had a lot to prove. In 2017, he spearheaded the launch of Centum University, an online learning environment that shows brokers how to market themselves on social media and present themselves to clients and referral sources, while also providing step-by-step guidance for handling different kinds of mortgage files.

Turcotte and his team also launched Piper, a new consumer-facing website coupled with a robust CRM, which helped Centum firmly establish itself as the leader in providing the most engaging social media content and tools for its agents.

Even so, Turcotte emphasizes that the key to success is “to not talk, just deliver, [because] ideas are nothing without execution. We worked in silence for a lot of 2017, because we were determined to bring so much value to our network ... This head office, this amazing team, knows how to work.”

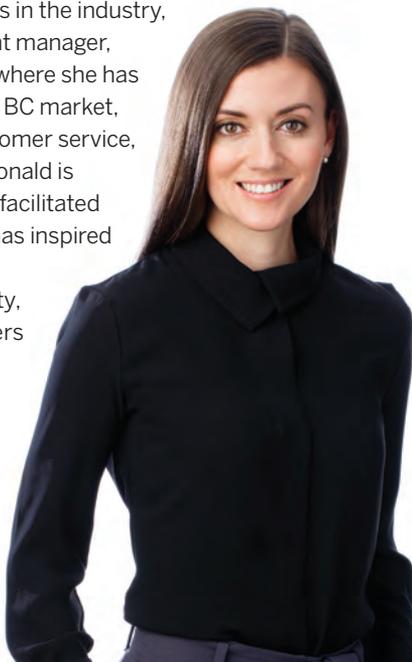
## MEGAN McDONALD

Vice president, sales

### MCAP

Megan McDonald attributes her success over the past year to her team’s ability to evolve with the changing landscape. In almost 15 years in the industry, McDonald has served as business development manager, servicing director and sales director at MCAP, where she has been responsible for serving the brokers in the BC market, developing mortgage insurance sales and customer service, and growing MCAP’s alternative channel. McDonald is most passionate about sales coaching, having facilitated a coaching program within the company that has inspired leaders to transform their team results.

To give back to the industry and community, McDonald participates in the Mortgage Brokers Association of BC and has served two terms on the board, which led her to win the association’s Individual Partnership Award. She is also a member of the founding committee of K.A.R.E.S., a program run by mortgage professionals that supports charities and services that help youth reach their full potential. In addition, McDonald makes monthly donations to the SPCA and the Vancouver Food Bank.





## JAMES LOEWEN

Owner/broker

### LOEWEN GROUP MORTGAGES

Despite the Loewen Group's small size, founder James Loewen and his team of six have been consistently recognized at the Canadian Mortgage Awards. In 2015, Loewen was awarded Mortgage Broker of the Year; in 2016, his office was named Mortgage Brokerage of the Year (Fewer

Than 25 Employees); and in 2017, Loewen Group won the award for Best Customer Service from an Individual Office. The team at Loewen Group has also been among the top 75 Canadian mortgage brokerages by volume for the past five years, coming in at number 14 in 2016 with more than \$135 million funded.

Loewen and his team place great importance on family, community involvement and support. One of his proudest achievements for 2017 was teaming up with Food For Kids to help children without sustainable food sources; the brokerage was recognized in January with the Halton Community Spirit Award for their ongoing support of this charity.

Each year, Loewen issues the Loewen Group Business Bursary, a \$2,500 cheque to support post-secondary education for those in need. In 2017, he was invited to participate as a panel member on Halton's Python's Pit, where he provided insight, mentorship and coaching to young entrepreneurs in the local community. The team also supports local Rotary groups by sponsoring and participating in charitable events.

## MICHAEL JONES

President and CEO

### EQUITY FINANCIAL TRUST

Appointed as president and CEO of Equity Financial Trust in 2014, Michael Jones has more than 30 years of industry experience, including in-depth and specialized knowledge in retail banking, real estate finance, residential and commercial mortgage lending, and securitization. Under Jones' leadership, Equity is focused on creating sustainable value for its shareholders by leveraging its core strengths in the non- and near-prime residential mortgage business in Canada.

Prior to taking the reins at Equity, Jones spent more than a decade in senior leadership positions, including as president and CEO at XCEED Mortgage Corporation, where he oversaw much of the company's rapid growth. Before joining XCEED, Jones served as VP of commercial mortgages at CIBC Mortgages and held senior positions with FirstLine Trust and BMO.



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**HELEN BRITO**

Director, residential lending inside sales

**HOME TRUST**

With a mortgage career that spans more than 20 years, Helen Brito has taken on a variety of roles, and she credits that experience with preparing her for her role as director of residential lending inside sales at Home Trust.

During the second half of 2017, Brito approached Home Trust's executive team with an idea to create a new team dedicated to rethinking how Home Trust serves broker partners, in light of the new mortgage qualifying rules taking effect this year. "I was thrilled when my proposal was accepted and even more excited to be named to lead this new group," she says. "The next few months were spent refining the mandate for the team and staffing the new venture."

Whether making it easier for new brokers to partner with Home Trust or providing education on the company's mortgage products, Brito's goal is to continuously improve and expand relationships within the broker community.

**SUZANNE FLEUR DE LYS-AUJLA**

Regional business manager, British Columbia

**EQUITABLE BANK**

Since 2016, Suzanne Fleur de Lys-Aujla has worked as a regional business manager in British Columbia for Equitable Bank, where she thrives on building relationships. Fleur de Lys-Aujla has also served on numerous industry committees over the years. She is currently an active member of the CMBA-BC/MBABC and Mortgage Professionals Canada. She is also involved with several social media groups, such as I Love Mortgage Brokering, Mortgage Brokers Get Serious and Women in the Mortgage Industry, which she co-founded and currently has more than 3,300 members nationally. In addition, she is the co-founder of the BC Lender's Group, which supports mortgage brokers provincially via lender 'speed dating' events and informative day-long education sessions.



**CHAD OYHENART**

Mortgage broker and managing director

**DLC CANADIAN MORTGAGE EXPERTS**

In 2007, Chad Oyhenart and his father, Jack, opened a DLC franchise, which Oyhenart took over in 2010. Six years later, his franchise merged with DLC Canadian Mortgage Experts, Canada's largest DLC franchise, where Oyhenart took on the additional role of managing director. In his new role, he has helped grow the franchise to an annual volume of more than \$1.4 billion. Last year, he hired a business coach and implemented a strong focus on improving service and experience that helped propel his success in 2017.

Actively involved in his community, Oyhenart has been part of the board of directors of the Richmond Adult Soccer Association for the past four years.

**TRACY VALKO**

Broker

**DLC FOREST CITY FUNDING – THE VALKO TEAM**

Tracy Valko has been in the mortgage and financial services industries for more than 20 years and has owned her own DLC brokerage in Kitchener, Ontario, for the past seven years. Valko and her team are consistently ranked among DLC's top 10 performers nationally in terms of quantity and volume of deals. In 2017, Valko became a member of Mortgage Professionals Canada and has been striving for positive change industry-wide. She prides herself on her ability to work as an advocate for her clients and deliver the best service possible. "Service is at the top of our priorities," Valko says. "It is what truly sets my team apart."



## ANDREIA GUARIENTO

Mortgage specialist

VERICO XEVA MORTGAGES

Brazil-born Andreia Guariento has devoted her career to educating the community of Surrey, BC, about the home purchasing process. Her ultimate goal is to ensure that people know their options in order to arrive at the right decision for their situation. She believes information truly makes a difference in people's lives, and she works closely with clients to provide personalized mortgage plans that accurately reflect their needs.

Outside of the mortgage industry, Guariento is involved with the North Shore Multicultural Society, a nonprofit organization that has provided settlement and integration programs to immigrants and refugees since 1991. There, Guariento has presented and conducted workshops on mortgage and personal credit management to groups of new immigrants. She has also facilitated workshops on financial topics – including mortgages, credit history, debt management and financial strategies – for union workers and their families at the United Food and Commercial Workers Local 247.



# SPECIAL REPORT



## ROBERT MCLISTER

Founder

RATESPY.COM AND INTELLIMORTGAGE

Few are blazing a trail into digital mortgages like Robert McLister: Not only is he the founder of rate comparison site RateSpy.com, but he also co-founded the online brokerage IntelliMortgage with his wife, Melanie. RateSpy.com, which is the only source to list pricing from every Canadian lender that publicly advertises prime mortgage rates, ended the second half of 2017 with 20% year-over-year growth in user traffic.

About a year ago, McLister decided that IntelliMortgage would be a digital marketing company first, a technology company second and a mortgage company third. "That decision was a difference-maker," he says. "You can have the best DIY mortgage experience in Canada, and we think we do, but if few people know it exists, what's the point?"

So in early 2017, McLister shut down the company to completely retool IntelliMortgage.com. The result was a 20% surge in self-directed client applications by the end of the year. "IntelliMortgage grew this year by doing what traditional brokers preach against: not meeting clients, not giving one-on-one product recommendations, buying down rates and charging cancellation fees," he says. "But in doing so, we empowered consumers to find their own best mortgage without bias, avoid pain points in the traditional mortgage process and save thousands."

## BRIAN MASON

Regional vice president

STREET CAPITAL FINANCIAL CORPORATION

Praised by a peer for going "above and beyond in terms of solving problems," Brian Mason has repeatedly been nominated as BDM of the Year at the Canadian Mortgage Awards, thanks to his tenacious commitment to serving clients. Prior to his mortgage career, Mason worked in the retail industry.



## MATT LEGGETT

Vice-president and mortgage broker

CANWISE FINANCIAL

Matt Leggett joined CanWise Financial as vice-president in 2015 to launch its Alberta

division. Now with more than 40 employees, CanWise Financial is one of the fastest-growing mortgage brokerages in Canada. Leggett himself has taken advantage of consumers' growing preference for online transactions by mastering the use of rate comparison sites and revolutionizing what it means to be an online broker – offering low rates while maintaining exceptional customer service. Since 2015, CanWise has received more than 1,000 five-star Google reviews, more than any other mortgage brokerage in Canada.

Despite 2017 having been one of the more challenging years in recent memory, Leggett was still able to expand his team and increase both mortgage volume and revenue from 2016. He has been part of *CMP's* Top 75 Brokers list for the past two years.

## TERRILYN MOORE

Mortgage broker

THE MORTGAGE CENTRE YOURMORTGAGEYOURWAY.CA

Terrilyn Moore's strong legal background, coupled with her extensive customer service experience, has helped her to truly understand each client's needs and circumstances, allowing her to secure the very best mortgage product and rate, regardless of a client's credit situation. A mortgage professional for the past nine years, Moore previously spent more than 15 years working at a law office, where she handled real estate transactions (purchases, sales and mortgages), survey development, estates, accounting, collections and office management, all of which laid a solid foundation for her smooth transition into mortgage brokering.

Moore built her brokering career from the ground up and is now a top producer who has secured a strong reputation in the industry for her hard work and sound ethical standards. She has assembled a team of five – four agents and a full-time assistant – that she coaches and mentors to help ensure their success, while also continuing to build her own business.





## PATRICK SOY

Account manager, sales – Eastern Canada

MCAP

Patrick Soy has been in the mortgage industry for more than a decade. Since age 18, he has held roles as a mortgage fulfillment specialist, broker development coordinator, residential mortgage specialist, renewal account manager and now account manager for sales in Eastern Canada for MCAP. In his current role, Soy recruits, trains and creates partnership plans with brokers in Eastern Canada to maximize MCAP's sales revenue. Eventually, he hopes to move into a senior leadership position at the company in order to define MCAP's success, become a mentor to young mortgage professionals and make an impact on the industry. Named one of *CMP's* Young Guns in 2017, Soy believes the key to his success has been to "see the value in every relationship, whether it's with peers, colleagues or broker partners – and never stop networking, as you are the brand to your success."

Soy gives back to the community by volunteering at homeless shelters and seniors homes, as well as spending time with kids with Down's syndrome.



## MEAVE PHILLIPS

Mortgage agent

REAL MORTGAGE ASSOCIATES

RMA's Meave Phillips is, in the words of a colleague, "efficient in conducting business and has fantastic deals. If this is year one of a relationship together, then the opportunities are endless in terms of what Meave can accomplish!"



## BRYAN JASKOLKA

Vice-president of business development

CANADIAN MORTGAGES INC.

Since the inception of Canadian Mortgages Inc. in 2005, Bryan Jaskolka has been a managing executive at the company,

which started as a mortgage brokerage and has now expanded into additional divisions, including private lending, mortgage administration and the CMI Mortgage Investment Corporation.

Throughout his career, Jaskolka has been involved with thousands of residential mortgage transactions, and he has expertise in private mortgage underwriting, administration and enforcement. A licensed real estate agent through CMI subsidiary Canadian Real Estate Inc., Jaskolka is currently working to complete his real estate broker's licence.

Jaskolka names "being blessed with an amazing team that helps support me and truly cares about what they do each and every day" as a critical factor in his success in 2017, including enabling him to fund more than \$100 million in private mortgages.



## VERONICA LOVE-ALEXANDER

Regional vice-president,  
Ontario, Quebec and Atlantic Canada

MERIX FINANCIAL

Over the course of her career, Veronica Love-Alexander has grown her skill sets within real estate, mortgage brokering, associations and lending. Since 2015, Love-Alexander has called Merix Financial home, currently serving as regional vice-president for Ontario, Quebec and Atlantic Canada, representing the Merix, Lendwise and NPX brands. In 2017, she received the Ontario WIMI of the Year Award from Women in the Mortgage Industry.

For Love-Alexander, "plain old hard work and dedication" are the secrets to success. In 2017, her proudest achievement was keeping her team of nine business development directors positive and productive while the mortgage world was turned on its head. "We took last year as an opportunity to be true advisors on deals, policy, compensation, strategic business planning, etc.," she says.

Giving back is a true passion for Love-Alexander. "I try to incorporate giving back into work events and invite work colleagues to fundraising opportunities, like the Make-A-Wish Rope for Hope event, where a group I formed called Women Wish Granters rappels 30 stories down Toronto City Hall to help grant wishes. We've raised more than \$109,000 in three years, and as a result have granted 11 wishes for children affected by terminal diseases and their families."

# SPECIAL REPORT



## JOE ROSATI

CEO

**BROKER ONE**

Joe Rosati began his career in the financial services industry in 1982 as a loan officer with TransCanada Credit. A year later, he joined the broker division of Guaranty Trust as an underwriter, and he hasn't left the broker space since. He has held senior executive roles with financial institutions such as Scotiabank, MCAP and Home Trust. After 30 years of working on the lending side of the industry, Rosati took on the role of CEO of Broker Financial Group in May 2016. A few months later, BFG acquired the Real Mortgage Associates network; recently, the combined network was rebranded as Broker ONE, which Rosati heads as CEO.

"Great growth is built on great partnerships – not only with our brokers, agents and affiliates, but also building strong relationships with lenders, industry suppliers and business partners," Rosati says. "We have been building strong offerings with our partners in home and auto, including group benefits for our brokers, agents, affiliates and their family members. We also just launched auto loans in Canada ... this is a valuable tool for our network, in having the ability to service their client base with the purchase or refinance of an automobile. Stay tuned for many more announcements of new products and services that we are cultivating for Broker ONE."

## LUCY GAGLIARDI

Mortgage agent

**THE MORTGAGE CENTRE YOURMORTGAGEYOURWAY.CA**

Lucy Gagliardi has built her reputation as a client-focused and goal-oriented mortgage professional. Her passion to help individuals achieve their goals has led to plenty of accolades from both clients and peers. "Lucy is a great asset to the company," says one colleague. "She oozes confidence and ensures success in whatever challenge she takes on."

Recently, Gagliardi was a guest on the show "On The Market" on 105.9 The Region, where she discussed new mortgage rule changes with Realtors. She also runs a weekly Facebook Live video called "Mortgage Minutes with Lucy G." to help educate consumers.

"The secret to my success in the last year has been my focus on building relationships that foster the mindset of finding the right solution for the client, as well as a mindset of transparency and integrity," Gagliardi says. "When you do things for the right reasons, with the right people and with integrity, everything just falls into place."



## TODD KRISTOFF

Mortgage broker

**TMG THE MORTGAGE GROUP REGINA**

Todd Kristoff joined the TMG Regina Team in 2014, where he's found success by maintaining a relational, client-focused approach to mortgage lending. His persistence in investing significant time to better understand his clients' needs and thoroughly discuss their options has garnered Kristoff quite a few accolades from TMG, including the Rising Star Award in 2016 for top year-over-year percentage volume growth in the Prairies, and the Summit 20% Award in 2017 for being in the top 20% of TMG brokers across Canada.

Outside of TMG, Kristoff serves on several football-related volunteer boards and alumni associations, including for the Regina Thunder and the University of Regina Rams.

## KENDALL MARIN

Principal broker

**CAPITAL LENDING CENTRE**

For more than a year, Kendall Marin has served as principal broker and managing partner at Capital Lending Centre. Focusing primarily on the GTA, Marin offers homebuyers access to rate information and mortgage options from a wide range of lenders, including most of the major banks and lending institutions. Prior to joining Capital Lending Centre, Marin served as principal broker at InTrend Mortgage.



## PAUL MEREDITH

Mortgage broker

CITYCAN FINANCIAL

Paul Meredith marked 2017 with multiple notable achievements. In April, he released a book aimed at educating consumers, *Beat The Bank: How To Win The Mortgage Game In Canada*, which immediately took the number-one spot on Amazon's bestseller list. "As I'm usually working 60 hours per week or more, my weekends were completely consumed with writing," Meredith says. "It was an enervating process involving a lot of sacrifice. My motivation was fuelled solely by my passion for mortgage brokering and ensuring Canadian mortgage shoppers receive the right advice, regardless of whom they choose to handle their mortgage."

A couple of months later, Meredith became the exclusive mortgage broker for the second season of the real estate reality TV show *Top Million Dollar Agent*, which premiered on Slice TV in June and on Global TV in October.

Meredith is big on giving back, regularly donating a portion of his income to Raising the Roof, a charity committed to ending and preventing homelessness in Canada. He is also a volunteer skipper for the Blind Sailing Association of Canada and is one of their top fundraisers each year at the Toronto Boat Show.

# SPECIAL REPORT



## CINDY FREIMAN

President

CREATIVE SOUL COMMUNICATIONS

A former journalist who has focused on Canada's real estate and mortgage broker industries for the past 12 years, Cindy Freiman launched Creative Soul Communications in 2017 to assist busy professionals in growing their businesses by getting their important messages across to existing and potential clients and referral partners. "Working hard over the years and forging strong relationships made the transition to becoming a business owner seamless," Freiman says.

Prior to setting up her own business, Freiman was the director of public relations and communications for DLC, where she helped raise the network's profile while boosting awareness of the importance of working with a mortgage broker throughout the home-buying and financing processes. Freiman then moved to CAAMP to serve as director of marketing and communications, spearheading the organization's rebranding to Mortgage Professionals Canada to better appeal to consumers and continue to educate them on the value of using a mortgage broker.

## KURT HENRY

Mortgage broker

THE MORTGAGE CENTRE DURHAM

Backed by a well-rounded, high-producing team, Kurt Henry managed to meet the challenges of 2017 head-on, originating 286 mortgages with a volume of \$93 million for the year. He was also recently accepted into an elite coaching program in the US, which will equip him to provide more value to his team, clients and referral partners.

For Henry, the secret to success is "working with a team that cares for each other like family, having amazing clients and referral partners, and recognizing the importance of [offering] the five-star client experience."

Henry and his team are passionate about giving back to the community,



setting aside a portion of every mortgage they originate and donating the sum at the end of the year to local charities. In addition, Henry's team hosts an annual golf tournament to support Hearth Place Cancer Support Centre; in two years, the event has raised \$30,000.



## ANNE BRILL

Principal broker

CENTUM METROCAPP WEALTH SOLUTIONS

After several years of working for major banks, Anne Brill opened her own company, Think Tank Financial, in 2001. Since then, Brill has established herself as one of the most well-known and sought-after mortgage brokers by clients and lenders alike. Her dedication to exceed clients' expectations and guarantee their satisfaction is evident

in her commitment to find more efficient alternatives to the traditional banking system. She has garnered numerous awards, including one from Verico for closing a commercial mortgage worth \$5 million, along with Top Performer Awards from DLC Prestige and Invis.

Brill joined Centum Metrocapp Wealth Solutions in 2012 and shortly received Centum's Optimus Platinum Award, as well as recognition for the 206% increase in business the company experienced. Brill received the Optimus Platinum Award again in 2013 and won the Optimus Emerald Award in 2015 and 2016. She has also been a finalist for three Canadian Mortgage Awards, including Mortgage Broker of the Year, and has been awarded CEO status by Street Capital for outstanding leadership in real estate finance, professional mortgage consultation, business standards and ethics. Meanwhile, Metrocapp has received Centum's Optimus Platinum Award three times in recent years and continues to grow its book of business, its mortgage agent base and its reputation in the industry.



## ADIL MAWJI

Mortgage broker

INVIS

The current president of the Alberta Mortgage Brokers Association, Adil Mawji's focus is on helping Canadians become homeowners and gain financial stability. Mawji also serves as a member of the mortgage broker advisory committee for the Real Estate Council of Alberta. As one industry peer puts it, "[Adil] knows and understands the importance of providing homeownership for his clients. He is honoured to be a voice for his colleagues in the industry, bringing forward concerns and developing ideas and initiatives to help everyone in the industry become successful. He is known as the go-to guy for agents, and he is considered a mentor in this industry."

## HALI NOBLE

SVP, residential mortgage investments and broker relations

FIGSARD ASSET MANAGEMENT CORPORATION

Hali Noble is the founding director and SVP of residential mortgage investments and broker relations at Figsard Asset Management. In her 25 years at Figsard, Noble's experience, values and integrity have ensured customer service levels are at the highest standard. Her support of mortgage brokers' success is evident in her ability to encourage brokers to educate themselves about MIC lending by working closely with Figsard underwriters to ensure a good experience, even if Figsard isn't able to do the deal.

Noble has been extensively involved in industry associations, serving as president of MBABC, as well as chair of Mortgage Professionals Canada. She has received several industry awards, including induction into the Canadian Mortgage Hall of Fame and the MBABC Pioneer Award for Lifetime Achievement in the Mortgage Industry. In 2013, she was named one of WXN Canada's Top 100 Most Powerful Women in the Trailblazers and Trendsetters category, and she has been named to CMP's Women of Influence list a number of times.



## JULIAN BECKETT

Retail credit manager

GVC CREDIT UNION

[GVC] Credit Union 13 years ago. Since then, his passion for self-development and helping people has only grown. He briefly moved to TD Bank, where he gained high-paced and sales-driven experience, but he eventually returned to his credit-union roots at Compensation Employees Credit Union before returning to GVC. As GVC's retail credit manager, he is tasked with centralizing the lending processes of four branches, diversifying the existing broker channel and providing ongoing training to existing managers and lenders.

Beckett's passion and desire to educate and assist hard-working individuals and families plays a key role in his success. Outside of the industry, Beckett gave back in 2017 as a volunteer for Cops for Cancer and the John Dumont Classic.

Julian Beckett's financial career began at the Greater Vancouver Community

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# SPECIAL REPORT



## JANNA DAWDY

Mortgage agent

JCMORTGAGES

Consistency has earned Janna Dawdy the number-one spot in Canada with Real Mortgage Associates in terms of origination volume and transactions for the past two years. "Even when you think [something's] not working or going unnoticed, it will," she says. "It can sometimes take two or three years to see the fruits of your labour, but you will see the rewards if you stay consistent."

After 22 years in the industry and 15 years of home office collaborations, Dawdy's proudest achievement was the opening of her first JCMortgages office storefront in January 2018.

Dawdy works closely with her team to provide a consistently innovative mortgage experience for each and every client. Dawdy is not only an advisor and trusted consultant for her clients, but also for industry professionals. She regularly arranges seminars and Lunch & Learn events to give comprehensive updates on changes in the industry and discuss emerging ideas and trends.



## ENZA VENUTO

Principal mortgage broker

CENTUM INTOUCH MORTGAGE SOLUTIONS

With more than 45 years of experience in the financial industry, Enza Venuto began her career in banking and became a business owner and mortgage broker in 2009. She is a proven leader in the field, having brokered more than \$2.1 billion in funded mortgages to date.

Last year was a successful transitional year for Venuto – she worked the first half as owner and principal broker at an award-winning brokerage before beginning a new chapter in June with the launch of InTouch Mortgage Solutions, a boutique brokerage that promises to deliver a simplified mortgage experience.

Venuto's passion for finance, commitment to service excellence and focus on what's best for clients earned her many accolades during 2017, including Centum's Top Mortgage Brokerage Award and spots on *CMP's* Top 75 Brokers and Women of Influence lists.

Having survived the challenges of running her own business, Venuto is a strong supporter of women in business and local entrepreneurs. She is frequently invited to meet with teams of real estate investors and Realtors who seek her expertise in financing, and she readily shares her knowledge and provides clients and agents with essential coaching and planning strategies.

## GARY MAURIS

Co-founder, president and CEO

DOMINION LENDING CENTRES

Gary Mauris is the co-founder, president and CEO of Dominion Lending Centres; CEO of Mortgage Centre Canada; and chairman of Mortgage Architects. Together, these companies account for almost 40% of all broker-originated mortgages in Canada. A serial entrepreneur, Mauris sold two companies to the public market before helping to launch DLC. He has been recognized as a finalist for the Ernst & Young Entrepreneur of the Year Award in 2011 and won the 2016 Tri-Cities Chamber of Commerce Business Leader of the Year Award. He was also inducted into the Canadian Mortgage Hall of Fame in 2016. His companies have won multiple industry awards and have been recognized by *Profit* magazine as being among Canada's fastest-growing companies.

As a business leader, Mauris is regularly called upon to share his views with media outlets throughout Canada. He was selected to be part of CBC's *Face the Nation*, where he had an open and frank discussion with Prime Minister Justin Trudeau on a variety of economic topics. In 2017, he spoke on behalf of the industry during Standing Committee on Finance hearings related to mortgage rule changes.

Outside of the industry, Mauris has led multiple socially conscious initiatives. He is the co-founder and president of the I AM SOMEONE Ending Bullying Society and the co-founder of Bikes for Kids, a national program that collects new bicycles for underprivileged children.





## CASEY ARCHIBALD

Partner

VERICO XEVA MORTGAGE

Casey Archibald is a driving force behind one of the fastest-growing mortgage brokerages in the country, Verico Xeva Mortgage. In 2016, Archibald was named partner in the firm after having doubled the size of Xeva when he joined two years prior. With a team of more than 80, he co-manages agents all across British Columbia and also oversees marketing initiatives and compliance for the firm.

When asked what propelled his success in 2017, Archibald says, "I'm fortunate to make the conscious choice of who I surround myself with each and every day. My Xeva family is such an incredible group, and we rise by lifting each other."

As a founding member of K.A.R.E.S., a mortgage industry collective that helps underprivileged youth through housing and educational scholarships, Archibald is committed to giving back and encouraging others to do the same. He is also an active champion with Out in Schools and was a committee member for the Mortgage Professionals Canada National Conference in Niagara Falls. He also serves as champion for the BC chapter of Mortgage Professionals Canada. In recognition of his contributions to the industry, CMBA-BC honoured Archibald with its Individual Partnership Award in 2017.

"I'm proud of my professional achievements in 2017," Archibald says. "However, what was most meaningful to me was being able to give – to my industry, to my community and also to complete strangers."

# SPECIAL REPORT



## MARY GRACE TATANGELO

Mortgage broker

**PILROCK MORTGAGES**

After a terrible experience with a mortgage in 1999, Mary Grace Tatangelo entered the industry herself, and she

has since actively educated and trained clients on how to take on responsible debt, setting them up for success for many years to come.

Since 2008, Tatangelo has funded more than 500 loans for a total volume of \$150 million. “I love what I do,” she says. “I love sharing the knowledge I know – I just want to make a difference and help young purchasers to make informed decisions.”

Outside the industry, Tatangelo has been involved with the nonprofit Hospice Vaughan. She also actively co-chairs the Capital Campaign fundraising activities; to date, she has helped raise more than \$2 million. In addition, she has been recognized by the City of Vaughan as an active community volunteer, and in 2017, she won the award for Community Service Effort of the Year at the Canadian Mortgage Awards.



## JAMES LAIRD

President

**CANWISE FINANCIAL**

Before starting CanWise Financial, James Laird launched several successful entrepreneurial ventures and built a successful business with True North Mortgage. In 2017, Laird led CanWise’s growth from 25 team members to 38, while mortgage volume increased from \$930 million to \$1.1 billion. In addition, CanWise was recognized with the award for Best Newcomer, Mortgage Broker Firm at the 2017 CMAs.

Apart from his success at CanWise, Laird is also part owner of the mortgage comparison site RateHub, which was named as one of the fastest-growing technology companies in Canada.

## NITESH PRAKASH

President

**BLUE PEARL MORTGAGE GROUP**

Nitesh Prakash has been in the mortgage industry for more than 10 years. At his core, he believes in developing the people around him and having compassion for the communities he and his team service. His driving belief has always been that “a company that rewards innovation is a company that truly excels in being innovative; it is a culture where everyone knows that in order to create something new, change is eminent and risks are high, but the overall rewards are much greater – where aiming high and having a big, bold idea is not frowned upon, but encouraged. Mistakes will happen, but it’s what you learn and do after is what counts.”

That belief has trickled through the entire Blue Pearl Mortgage team, which knows that in order to provoke an innovative thought process, you need to leave limiting beliefs behind, pushing the envelope and doing things that have never been done before.



## KERRI REED

Vice president, Ontario

**VERICO PREMIERE MORTGAGE CENTRE**

Kerri Reed led the way for Premiere Mortgage Centre’s Ontario branch to achieve upwards of 20% growth in 2017, despite the changes in the industry. “We all worked very hard to stay in front of the obstacles and worked together to break down the ones in front of us,” she says.

Reed has been recognized with the Verico National Network Ambassador Award, but she understands that no one succeeds alone. “The magic is in the people,” she says. “We are a group overflowing with leadership, support and excellence. We are accountable and work well together. I am so grateful for the agents and brokers of Premiere Mortgage Centre.”



## AMBER MIHM

Mortgage agent

DLC FOREST CITY FUNDING

After spending a decade working in mortgage lending at a bank, in 2016, Amber Mihm joined DLC Forest City Funding, where she oversees a team of nine agents at Forest City's Hyde Park branch.

"It was a scary thing to leave an institution I worked for a very long time and go 'independent,'" Mihm says. "Fortunately, I am not independent, since I work for the fastest-growing brokerage in the country; they have embraced me with the most generous arms and given me opportunities [that] I thought would take years, not months, to achieve."

During her short tenure as a broker, Mihm has discovered a passion for commercial lending; going forward, she plans to pursue even more complex transactions while continuing to grow her

client base and experience in all types of lending. Mihm funded more than \$20 million in 2017 and has built a \$10 million pipeline for 2018, which will put her well on her way to achieving her goal of funding \$30 million this year. She was also recently nominated for an *Our London* Readers' Choice Award.

"The 'secret' to my success in the past year has been embracing all the reasons why I stand out and using them to set myself apart from the competition," she says. "That's the beauty of this business – being 'different' can be so advantageous!"

Outside of the office, Mihm is a sponsor of the FC London Mini Stars soccer team and an avid supporter of the London Women's Community House and the London Sexual Assault Centre.



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**SHUBHA DASGUPTA**

Mortgage broker

**CAPITAL LENDING CENTRE**

When he joined the industry in 2008, Shubha Dasgupta focused his efforts on addressing the adversity of the then-down market with diligence and a direct approach. Dasgupta has found great success in bringing care and attention to his clients, which has established him among the top brokers across Canada. Most recently, Dasgupta co-founded Toronto-based Capital Lending Centre, which currently boasts more than 60 agents.

Dasgupta is dedicated to giving back to the Toronto community and is committed to improving the lives of those living with cancer through large-scale fundraising and awareness campaigns. Prior to entering the mortgage industry, Dasgupta spent eight years leading a large group of volunteers for the Canadian Cancer Society. He co-founded and currently chairs CMI-Cancer Fighters, a group of Canadian mortgage industry professionals dedicated to the fight against cancer.

**MICHELLE CAMPBELL**

Principal mortgage broker

**MORTGAGE DISTRICT**

Within a short period of time, Michelle Campbell opened her brokerage, Mortgage District, while juggling the tasks of mentoring her new team and keeping up with her own clients. But all that hard work has paid off – Mortgage District has only grown since its inception as Campbell and her team work to help homebuyers reach their goals.

Campbell’s accomplishments outside of Mortgage District include being a founding committee member of Kares.ca, which focuses on empowering marginalized youth through engaging programs and services that make a substantial impact at a critical time. In addition, Campbell is a member of Women in the Mortgage Industry and a Mortgage Professionals Canada events champion.



**DAVE TEIXEIRA**

Vice-president of operations, public relations and communications

**DOMINION LENDING CENTRES**

In 2015, Dave Teixeira joined Dominion Lending Centres, where he serves as the VP of operations, public relations and communications. Teixeira was responsible for creating DLC’s award-winning “We’ve got a mortgage for that” advertising campaign. He also serves as a featured speaker at various industry events and hosts weekly technology segments on Global

TV, CKNW and CFAX radio in BC.

Heavily involved in his community, Teixeira has served as chair of the Terry Fox Hometown Run, director of the Terry Fox Foundation Advisory Committee, vice-chair of the Adoptive Families Association of BC, vice-chair at Douglas College and co-founder of Pink Shirt Anti-Bullying Day. His contributions to the community earned Teixeira the Queen Elizabeth II Diamond Jubilee Medal in 2012.



**CHRISTINE BUEMANN**

Mortgage broker

**DLC CANADIAN MORTGAGE EXPERTS**

Even before she became a mortgage broker in 2010, Christine Buemann had a passion for investing in real estate. Based in northern British Columbia, Buemann services a smaller market where she believes in getting involved and helping others whenever possible, valuing the relationships she has developed over the years.

Buemann attributes her success to the support of her team and community, and she is always eager to share and engage with other brokers in an effort to raise the bar of professional standards in the industry. Apart from her brokerage duties, Buemann joined the Northern BC Real Estate Board as a public director this year.



## JENNIFER ANNE BURRAGE

Regional business manager, Atlantic Canada

### EQUITABLE BANK

Upon joining the mortgage industry in 2008, Jennifer Burrage hit the ground running, despite the global economic crisis. She quickly developed strong, trusting relationships with her lender and broker clients, industry partners and mortgage organizations such as Mortgage Professionals Canada. Currently, Burrage serves as a regional business manager at Equitable Bank, servicing brokers across

Atlantic Canada. As the first representative for Equitable Bank in the region, she has continued to develop solid relationships with her broker customers and partners, both locally and nationally.

With a deep passion for the mortgage broker industry, Burrage has served on the board of directors for CMBA Atlantic since 2014. She is also involved in planning industry events with both MPC and CMBA Atlantic, while serving as an active member of Women in the Mortgage Industry. In 2016, she was nominated as Best Newcomer BDM at the Canadian Mortgage Awards, and she won the Most Improved BDM Award at the 2017 CMBA Atlantic Conference.