



I have had the pleasure of spending the last 2 years as a Director representing the MBABC. It has been a wonderful experience, which I hope will continue for yet another term. I have been in the Mortgage business for over 10 years, working in the BC market for almost 6 of those years. Last year I became the co-chair of the communications committee, which has given me the opportunity to revamp the BC Mortgage Broker Magazine. We have added some fresh

new ideas, creative content and interesting new columns. The feedback from the membership has been outstanding. Along with my co-editor, we intend to use the member's advice and ideas in order to continue enhancements on the magazine, in an effort to have it become an industry leading publication. I would be proud to sit on the MBABC board as a director once again, and sincerely ask for your support.—

**Heather Cermak**



I started my career in a lending position with a Finance company way back in 1985. After a few years learning a lot about lending, I made the transition to working for a Bank. During my years in the Banking business, I learned the other side of the business which included getting my mutual funds license. Having more of an appetite for the lending side, I later switched my focus back to lending. I went on to become a Mortgage Development Manager

( Mortgage Rover ) for several years. During this period I endeavored to learn as much as I could about the lending business and also received my Appraiser designation. In 2000, I was offered a job as a Business Development Manager for Scotia Express. I quickly learned that the broker side was the place to be. The broker market was really starting to take off and volumes were growing very quickly. In 2001, I started my career as a Regional Manager for Invis. This was the best move of my career. Working in an industry that has seen nothing short of miraculous growth, has been very rewarding and very exciting. In 2008 I joined the Board at the MBABC. Being part of an organization that can help effect positive change on our industry has been very rewarding. I look forward to continuing on this path—**Rob Hafer**



My career in finance began back in April of 2002 when I was hired as an account executive with Household Financial Corporation. I moved to a branch manager role after just one year, and was fortunate enough to be part of a team that grew from 118<sup>th</sup> in the country to a top 10 status by the end of 2004. I then moved to the broker services division in fall of 2005, working as a BDM in BC for the next 2 years. With the sustainability

of sub-prime lending starting to fall into question, I decided to write the mortgage broker exam in June of 2007, and brokered for a Verico office during the next year. I was then approached by Street Capital Financial in August of 2008 to take a business development job in BC, accepted the offer, and haven't looked back. My regular contact with the brokers that form the MBABC membership has allowed me to hear opinions and suggestions from all over BC, while my time as a mortgage broker has given me first hand experience that will prepare me for a position on the board and enable me to give something back to this great organization—**Chris Hoepfner**



**Callum Greig** was raised in Western Canada and has a diverse background in Mortgage Financing. Starting his career in 1995 with a major B.C. Credit Union where he worked in origination, underwriting and collections management before moving onto a multi-national company. He has established himself as a well respected mortgage professional with experience in Mortgage Insurance and in Business Development in

Western Canada and more notably Vancouver Island. In his present role with Street Capital, Callum oversees day to day promotional activity, broker relationships, and strategic alliances for one of Canada's fastest growing non-bank lenders. He is well known in the mortgage industry for his wealth of experience, his friendly down-to-earth attitude, professionalism, dedication to detail and customer service. He is an advocate for children's sports who organizes as well as participates in an Annual Broker vs. Lender Charity Soccer game in Victoria which has raised funds directly for the Canadian Cancer Society the last 4 years. He is a family man with 4 children of his own ranging from age 6 – 16 years and can always be found coaching some type of sports activity on his weekends along with Sabrina, his wife of 12 years.



I have been serving the association for the past two years and have really enjoyed working for you. Over this period I have had the pleasure of serving as the Co-Chair Sponsorship, Chair of the 2009 Charity Golf Tournament and I currently serve as Chair of the Okanagan Networking event, 2010 Charity Golf Tournament and Chair of our

Inter-association/TILMA Committee. I have decided to seek re-election and ask for your vote. Over my second term I look forward to continuing to help shape the future of our association and to better our industry. I strongly urge you to vote as this is your association. I look forward to staying on as your voice and ask you to **vote for me!** - **Loren Hawkins**



The MBABC is our organization. From its inception 20 years ago right up until now the MBABC has continually developed into an outstanding organization. I have been in the mortgage industry since the mid nineties, both as a lender and a broker. My early career in the business was as a licensed broker for one of the major financial institutions. Toward the end of the decade I

joined what would become one of the most prominent brokerage houses in the country. In 2000 I took a sabbatical. I assisted in putting together the 2001 Census for the federal government; a huge undertaking. I was in charge of the North East Sector, and had responsibility for about 1400 people. I brought the project in on time and on budget. I was reassigned to assist others with their assignments. At the completion of the task I returned to the mortgage industry, first as a broker. I subsequently worked with a couple of financial institutions, returning once again to the broker side. We have all benefitted from the people at the MBABC, and their hard work, those that work and volunteer their time, for our organization. I would like to lend a hand—**Bob Matick**



CEO of VERICO Select Mortgage, Geoff has been in the financial industry for more than 20 years. Geoff began his finance career with Coast Capital Savings and was promoted in time to Vice President of Subsidiary Operations which included real estate, mortgage brokerage, real estate appraisal, and insurance operations. In November 2005, Geoff left the Credit Union and he and his partner Don Barr purchased U-Select Financial from Coast Capital

Savings, and subsequently renamed it Verico Select Mortgage after joining the Verico Mortgage Brokers Network. Geoff has both Certified General Accountant and Chartered Financial Analyst designations giving him a unique blend of financial training that he brings with him to the mortgage broker industry. A former Victoria resident, Geoff and his family moved to the lower mainland in 2005, and are currently residents of White Rock. Geoff is an active member in his community. He currently serves as a member of the Board of Directors for BC Children’s Hospital Foundation, and chairs their Finance and Allocations Committees. He has been on the Board of MBABC for the past two years, acting as Treasurer and Chair of the Ethics Committee—**Geoff Parkin**



Ian has worked within the financial industry for the past 24 years and having been a member of MBABC for the past six years is fully committed to the success and advancement of the mortgage brokerage industry within British Columbia and Canada. Having been employed at senior management levels with both HSBC and National Bank of Canada Ian is conversant with the

complexities of both the mortgage broker and lender alike. He brings the energy, knowledge and necessary leadership skills that will assist in moving MBABC through what he believes will be a period of significant change over the next few years. In his previous role as an Assistant Vice President with HSBC, Ian played a significant part in a number of different Director functions including that of Treasurer and Secretary. Residing in Sechelt on the Sunshine Coast, Ian recognizes what an amazing opportunity the Vancouver Lower Mainland and the rest of British Columbia offers to our current and future residents. It is his wish to play a role in ensuring the ongoing growth and wealth for all residents of this Province—**Ian Thomas**



My name is **Geoff Willis**. I am interested in representing you as a Director in the MBABC. My abbreviated background is as follows: I entered the industry in 1989 and was fortunate to begin in great training environments, first as a broker with FirstLine and then with Homemark Mortgages. I owned and operated a Mortgage Centre franchise from 1991 until 1995 called MortgageFinders and it was recognized as the most productive franchise in Western Canada at that time. I was one of the founding members of CIMBL, which became the present day CAAMP. In 1995 I sold MortgageFinders to Canada Trust when they launched their mortgage sales force. I spent the next ten years with TD Canada Trust in Sales, District and Product management roles in Vancouver and Toronto. I returned to brokerage in May 2006, myself and partners launching Origin and we have grown our business to 40 brokers and over half a billion dollars in annual mortgage originations. I was fortunate to have been provided an early start in this industry and I believe that I

have a lot to contribute back to a business that has treated me very well in the first half of my career. I hope you will consider providing me your support with your vote.



**Susan Shannon** is a mortgage broker for Verico Select Mortgage Corp based in Victoria BC. Susan has been in the financial services industry for over 20 years. Her career highlights include Financial Services Manager, Bank of Montreal, Financial Advisor, Investors Group and serving on the board of the Mortgage Brokers Association of BC. Susan is currently an invited speaker to Camosun College’s legal assistant

program where she hopes to increase new legal assistants understanding of the role mortgage brokers play in Real Estate financing and the ways legal assistants can help prevent mortgage fraud. Being a mortgage broker combines Susan’s favorite parts of lending with financial advising. She approaches her business with the belief knowledge shared is power multiplied. Susan loves golf, tennis and gardening when she manages to escape the office. Susan is passionate about the important and valuable contribution mortgage brokers provide the public as the lending markets continue to change. She is dedicated to the mortgage broker profession and looks forward to serving the MBABC for another term.



With over 20 years experience in the mortgage industry, I am your “mortgage broker” representative. I have served on the MBABC board for seven years. This year I was Vice President and participated on the special task force created to review the Educational process in British Columbia. I have been chair for the past three years on Media Relations & Advertising. I was co-chair for two years on the Education Committee and since have assisted the chair for the past seven years. I co-wrote the AIC course &

have taught education for six years. I feel my contributions on the board have helped our members gain recognition through media exposure and raise the bar of professionalism through education and professional development. I advocate team work for enhancing and protecting our industry on current legislation, market trends and issues that brokers face. I show my dedication to our membership by working with a team to provide educational opportunities that ensure professionalism and integrity in our industry. I strive to be a role model by maintaining a high level of business standards and ethics, and helping pave the way to those that follow. Thank you for your support and I ask you to place an X beside my name on your ballot to elect me as one of your incoming MBABC Directors – **Joanne Vickery**