2012 MBABC Board of Director Nominees

Mike Ashe. AMP



Catherine Halkyard,



Loren Hawkins, AMP



working for ING Direct, a mortgage broker supportive lender, as the regional sales manager for British Columbia. This industry has given me an amazing, exciting and fun career and I am ready to give back to the mortgage broker community in British Columbia. In 2004, after 10 years on the financial institution side of the industry, I decided to make a change and focus on the broker channel. Since then my career has taken me to Kelowna where I oversee Valley First's broker services which serves the Thompson/Okanagan valley. Over the past 8 years I've become more involved with the broker industry and MBABC, starting out as a committee member organizing the Okanagan networking event to eventually sitting on the MBABC board as a director in 2007. During my nearly 4 years on the board I have enjoyed being an advocate for the industry Chairing Government Relations including face to face meetings with the Ministry of Finance and sitting on the Inter-Provincial committee. I also sit as Chair for the annual charity golf tournament which has raised a tremendous amount of money for the worthy cause known as BC Children's Hospital. In addition to Chairing those committees, I also currently sit as a member of the Executive in the position of Secretary and serve as a committee member on Ethics and the Okanagan networking event. I have a desire

to continue my work on the board and look forward to being re-elected. Thank you in advance

underwriters and account executives across Canada. Most recently I have had the great joy of

With over 15 years in the Canadian mortgage industry, I have had the opportunity to work in strategic roles within the lender, supplier, and brokerage channels, Experienced gained from being part of HSBC's first underwriting team, working for the once largest lender FirstLine as a

BDM, and introducing MorWEB as a new supplier to the industry has given me a wide background in what makes this industry so vibrant and ever-changing. In my current role as Regional VP at The Mortgage Centre, I bring a national view of brokerage challenges and what different regions across the country are doing to grow the channel. I am confident these learned skills and experiences would be an asset to the MBABC board. An avid community supporter, I have been honored to organize and participate in many charity events. Specifically the annual Canuck Place tournaments and races which I have been a part of for 8 years, helping raise close to \$100,000. I sincerely appreciate your consideration and vote for the

2012 MBABC board of directors. Warm regards, Michael Ashe, B.Comm, AMP

As a MBABC board member I will work diligently to ensure that I understand and take into

account the interest of all members. I will work to communicate effectively to enhance the professionalism and vigour of the mortgage broker industry in British Columbia and Canada. I am a graduate of the Public Relations program from the University of Victoria and became a licensed mortgage broker in British Columbia in 2002. Since becoming a licensed mortgage broker I have enjoyed many diverse roles. I originally began as a licensed assistant and then grew in to the role of mortgage broker. Later I enjoyed working for Accedited Home Lenders as

an account executive and then as their national trainer. As a trainer I worked with the

Cheers, Loren Hawkins, AMP

for your support!

Bruce Kahkesh, AMP



I have been in the mortgage industry since 1999 and am thrilled to be nominated for the MBABC Board of Directors. As a Senior Mortgage Consultant, I enjoy working in this dynamic and growing industry and welcome the opportunity to serve fellow professionals and contribute to the association. In the last 13 years I have seen tremendous growth in this profession. With more changes on the horizon, I look forward to being a positive voice to represent you and the industry. I am committed to working with your board to ensure that mortgage brokers continue to gain market share, become the preferred choice in the minds of BC consumers and elevate the overall awareness of our profession. I have been a volunteer educator for Junior Achievement of British Columbia, a strong supporter of the Union Gospel Mission, and the Invis Angels in the Night Homeless Shelter Project. I am very active in variety of sport activities, enjoy classical music, and read. My wife is also a Mortgage Broker and AMP and shares my enthusiasm for this great industry; you could say that mortgages are our family business. When not looking after our clients and their best interest, we can be found enjoying the great outdoors or traveling with our daughters.

Karl Madsen, AMP



I graduated from UBC Faculty of Commerce in 1987 with a Bachelor of Commerce. I then took time to backpack around Europe before returning to Vancouver. I had several job offers but once I saw the opportunity as a mortgage broker none of the other jobs seemed very appealing and I worked for a small firm in Richmond for 4 years. In 1992 Ajay Soni and I started our own broker firm in Vancouver. We built that company up slowly with quality people and solid business for 9 years. In 2001 we merged into Invis Inc. I have been a regional manager at Invis since then. I have remained active as a broker for 24 years. In some ways the broker industry is completely different than the way it was 24 years ago, but in other ways we seem to be returning to some of the original ideas that first made the industry so interesting. One of the most important things we need to do is make sure our broker channel remains attractive to lenders. At one time brokers were pigeon holed as lenders of last resort and we do not want to lose our competitive A lenders and go back to those days as that would mean a significant drop in market share.

Inder Matharu, AMP



Who knew that having a P/T job supporting my University tuition at TD Bank in Winnipeg, MB was going to be the beginning of my career path in the world of finance. But this was the fact. After University, I moved to BC and had the opportunity to work as the Regional Coordinator for CIBC-President's Choice Financial in bringing internet/telephone banking into the retail grocery store environment. A new concept that provided an incredible experience and insight into the world of financial banking. After Years of traveling it was time to stay Local and raise my kids, I accepted a position as Branch Manager with Household Finance (HSBC Financial) and worked as a Branch Manager. I took a brief hiatus from the finance world when I left HSBC only to come back full circle, where I began working as a sub-mortgage broker with Bayfield Mortgage Professionals in 2006 and am now a proud partner of Bayfield alongside with Gord Wintrup. I believe the MBABC are the representatives of all brokers in our province, and should be the voice provincially and federally for us all. It is my hope that my experience will aid and assist the MBABC in having our voices heard as a unified body to ensure fairness to consumers and brokers alike.

Megan McDonald, AMP



Megan McDonald returned to Vancouver in late 2011 as MCAP's Director, Business Development for the Eclipse line of business. Megan has been in the industry for 8 years - five years as MCAP's Regional Account Manager (Lower Mainland) and two years as Director of Servicing previous to her current appointment. She also served as Director of Education for MBABC. Always an advocate of the broker community, Megan brings a high-energy, client focused, and innovative approach to her new role.

Troy Resvick, AMP



I have been a member of the MBABC since 2000 and it is an honour to be nominated for a board position. I have worked as both a lender and mortgage broker for 18 years and I welcome the opportunity to serve on your board of directors in a positive and professional manner. The last few years have delivered a number of challenges for the Broker channel. With each challenge come new opportunities for professional growth through the advancement of our professional & educational standards. We also have the opportunity to obtain a larger share of the BC mortgage market by increasing public awareness of the tremendous value and expertise we provide as BC's trusted Mortgage Professionals. Equipping brokers to meet these challenges, and succeeding in spite of them, is something I am very passionate about. I have served on the following boards and committees: CMHC Broker Panel; CAAMP Membership Committee; North Fraser Executive Association; Invis Broker Panel; Langley United Football Club; Audi Club Western Canada. I am a longtime supporter & volunteer of Angels in the Night, Salvation Army, and Athletes in Action. When not working, I can be found entertaining friends and family on our patio, perfecting my slice at the local golf course, or most likely playing &/or coaching two competitive men's soccer teams.

Susan Shannon, AMP



Susan Shannon is an Accredited Mortgage Professional 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 with the Bank of Montreal, Financial Advisor with Investors Group and serving on the board of directors of the Mortgage Brokers Association of BC since 2007. 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 promoting the mortgage broker profession and advocating mortgage brokers as the number one choice for mortgage financing.