

**2014 MBABC Board of Director Nominees**

Four positions are available.

**Chana Charach**



Chana Charach, AMP was born and raised in Vancouver and has been working in the real estate and the financial industry since 1991 and has been a full time mortgage broker since 1997. She became president of Synergy Mortgage, a boutique firm in 2004, and ultimately joined the Verico network in 2007 as Verico Synergy Mortgage Inc. Her firm specializes in financing for the purchase and refinance of residential real estate in British Columbia. Chana is a member in good standing with both the Mortgage Broker's Association of British Columbia (MBABC) and the Canadian Association of Accredited Mortgage professionals (CAAMP). VERICO Synergy Mortgage Inc. has been a member of the **Better Business Bureau** since 2005. To see her A+ Rating at the BBB please see: <http://bit.ly/zSsShF>. She is very active in her community doing philanthropic work. She volunteered for the Jewish Federation for over 7 years and co-chaired a major event, Night of 100 Dinners, raising \$350,000.00 from women donors. Recently, she became a volunteer on the board for the Hebrew Free Loan Association which helps people help themselves by granting interest-free loans to members of BC's Jewish Community. She is also married and they have 4 daughters. Chana's desire to build a strong and vibrant mortgage broker community comes from her passion to improve the lives of her colleagues and those that they serve. She is determined to make a positive impact on the world and be a strong role model for her children.

**What provincial issues in brokering are you passionate about?** There is no question our industry has been tested over the past several years. There are numerous challenges we have overcome and I want to ensure that the future borrowing needs of the homebuyers in BC includes diverse borrowing options. A strong mortgage broker community benefits the public by offering education and helping homebuyers make informed decisions as to which lender is most suitable. It is important for everyone that we are able to providing financing options outside the retail branches. We need to work with our lender partners and understand the needs on both sides to remain sustainable. Educating our brokers is paramount to maintaining a mortgage broker channel for the future.

**Jared Stanley**



Starting right out of high-school, Jared has been in the BC Mortgage Industry for nearly 6 years. He started first at Home n Work Mortgages as a B-Lending broker, before moving to RBC where he worked as a Residential Specialist, and then to ALT Mortgages, where he has been Business Development Manager for nearly two years. As a board member, Jared would aim to represent the next generation of our industry, as important participants in the future of our profession. Jared would also bring a wealth of experience on the B and Private Lending side of the industry, where standard are often scarce, and disclosure and ethics are ever important and continuous challenges.

**What is your main objective for running for a director position?** To encourage new and existing industry participants to become engaged within our community, and to promote personal and professional development.

**Troy Resvick**



It has been a real honour and eye-opening experience to serve the MBABC membership these last 2 years, one that I've thoroughly enjoyed. We have a very high level of professionalism within the membership and Board. So, I was honoured when asked to allow my name to stand for nomination for a 2<sup>nd</sup> term. As an industry, we have navigated some challenging and difficult times these last few years. Finding ways to grow our businesses, dealing with increased compliance, the impact of B-20 and now B-21 rules, unlevel playing fields for Brokers vs. Bank Reps, just to name a few...Despite these challenges, our members continue to raise the bar professionally and deliver tremendous value to British Columbians. As a Board, we have had to do the same! We have asked for your input, solicited your feedback on the aforementioned topics and much more. And what valuable feedback you have provided! Well, your Board has listened to you and acted!

- **"The Main Event"** Conference & Tradeshow at the River Rock Hotel & Casino, injected some much need excitement, value and enthusiasm into our tradeshow. Expect this to grow and continue!
- We are overhauling the educational courses offered, with new material & presenters being added to help train and develop new brokers and seasoned veterans alike.
- Our **'Be A Better Broker'** series is delivering first hand access, Q & A's, and live roundtable discussions/forums for our members to learn from one another, heightening our level of professionalism in all aspects of what we do as Mortgage Brokers.
- One of the biggest undertakings, next to the regulatory work being done by MBABC and MBIBC, is the overhaul of our consumer marketing. Fresh new ads and marketing pieces, available to any MBABC member, that are Broker House neutral, high quality and very appealing from the creative side, are giving you tools to help prospective clients **"Think MBABC Mortgage Broker First"**.

MBABC is focused on helping our members grow and develop their business and market share in the coming years ahead.

**What would you like to see happen in the future for our industry?**

As Chair of Education, I would like the opportunity to finish the work we have started with revamping and developing new, up-to-date materials for the AIC & DI course. I would also like to see MBABC and MBIBC continue to grow our educational offerings, providing real world certification that leads to a recognizable and respected designation, which represents the high integrity and quality of people we have in our industry.



I appreciate your votes for re-election and I am available anytime to listen to your ideas, feedback and concerns... Email me at [troy@mortgageadvisors.ca](mailto:troy@mortgageadvisors.ca) .

**Tiffany Pedersen**



Tiffany entered the industry 14 years ago with Trans Canada Credit / Wells Fargo while getting exposure to the alternative Lending field. She soon moved into the Broker channel, gaining experience with a top Vancouver Broker. In 2006 she moved to Toronto and pursued her career with MCAP until 2008 when she found her home at Street Capital. Since that time, she has held a variety of roles including Senior Underwriter, Member of the Quality Assurance team, and Regional Vice President handling Toronto East. Late 2012 she moved back to Vancouver into her current role as Manager, Broker Partnerships Credit Operations, Western Canada. Passionate about broker education, this role allows her the opportunity of partnering with agents and owners, providing lender specific training covering topics such as application submissions and best practices.

**What would you like to see happen in the future for our industry?**

	<p>I would like to see a specific course offered immediately upon graduation of the UBC Sauder Sub Mortgage Brokerage licensing program. In my vision, the course would include mentorship, on-the-ground training for application processing via Expert and MorWEB, as well a review of database management tools and their importance. The aim of this training would be to increase efficiencies for the industry, providing a better overall experience for both broker and consumer. Ideally, this course would be created through a collaboration of professional associations, lenders, and broker owners with an aim at long term industry sustainability.</p>
<p><b>Bruce Kahkesh</b></p> 	<p>I have been in the mortgage industry since 1999, acquired my Canadian Securities Course CSC in 2012 and opened my own Brokerage with VERICO in 2013. I have been on the MBABC Board of Directors for the past two years and take privilege in assisting MBABC to be a driving force behind the continued success of our industry. As a seasoned Mortgage consultant and Brokerage owner, 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 and a strong supporter of the Union Gospel Mission. I am very active in variety of sport activities, enjoy classical music, and reading. 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.</p> <p><b>What would you like to see happen in the future for our industry?</b> I really like the town hall meeting events. I would like to see more of those meetings as they provoked great discussions and opportunities with like-minded brokers within the same industry in BC.</p>
<p><b>Jessey Camara</b></p> 	<p>As Sales Director, Jessey works directly with mortgage brokers to build new relationships and nurture existing ones. His main area of focus is educating mortgage brokers on the importance of protecting their clients and their mortgages in the event of death or disability.</p> <p>Since 2010, Jessey worked as a Service Manager and Account Manager for Credit Security Insurance Agency, a subsidiary of Manulife Financial. Jessey has 20 years experience within the Financial Services Industry and 13 years with Mortgage transactions. With this interesting blend of experience he offers practical suggestions and helps his clients move their business to the next level. His passion for sales, relationship building and insightfulness into the marketplace is a great recipe for success.</p> <p>Jessey was born and raised in Winnipeg, Manitoba. He completed the Management Certificate Program in 2003 at the University of Winnipeg. Jessey moved to Tsawwassen, BC with his wife, Natalie in the summer of 2009. Jessey completed the Sub-Mortgage Brokers course through Sauder School of Business at UBC. In 2012 Jessey received his license for Life and Accident and Sickness Insurance.</p> <p>Jessey enjoys travelling and spending time with his wife and daughter, Madelyn.</p> <p><b>What is your main objective for running for a director position?</b> My objective for running for a director position is to be able to assist Mortgage</p>

	<p>Brokers address concerns they have by being their voice and to help the mortgage broker industry thrive.</p> <p>I believe I will be able to assist MBABC with achieving results for this objective by getting issues resolved, through education, and aide in providing brokers with tools necessary to meet the objective of helping the mortgage broker industry thrive.</p> <p>Since moving to BC and taking the Sub-Mortgage Broker course at UBC, I have been interested in supporting MBABC and am trying to be more involved with the mortgage broker community.</p>
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