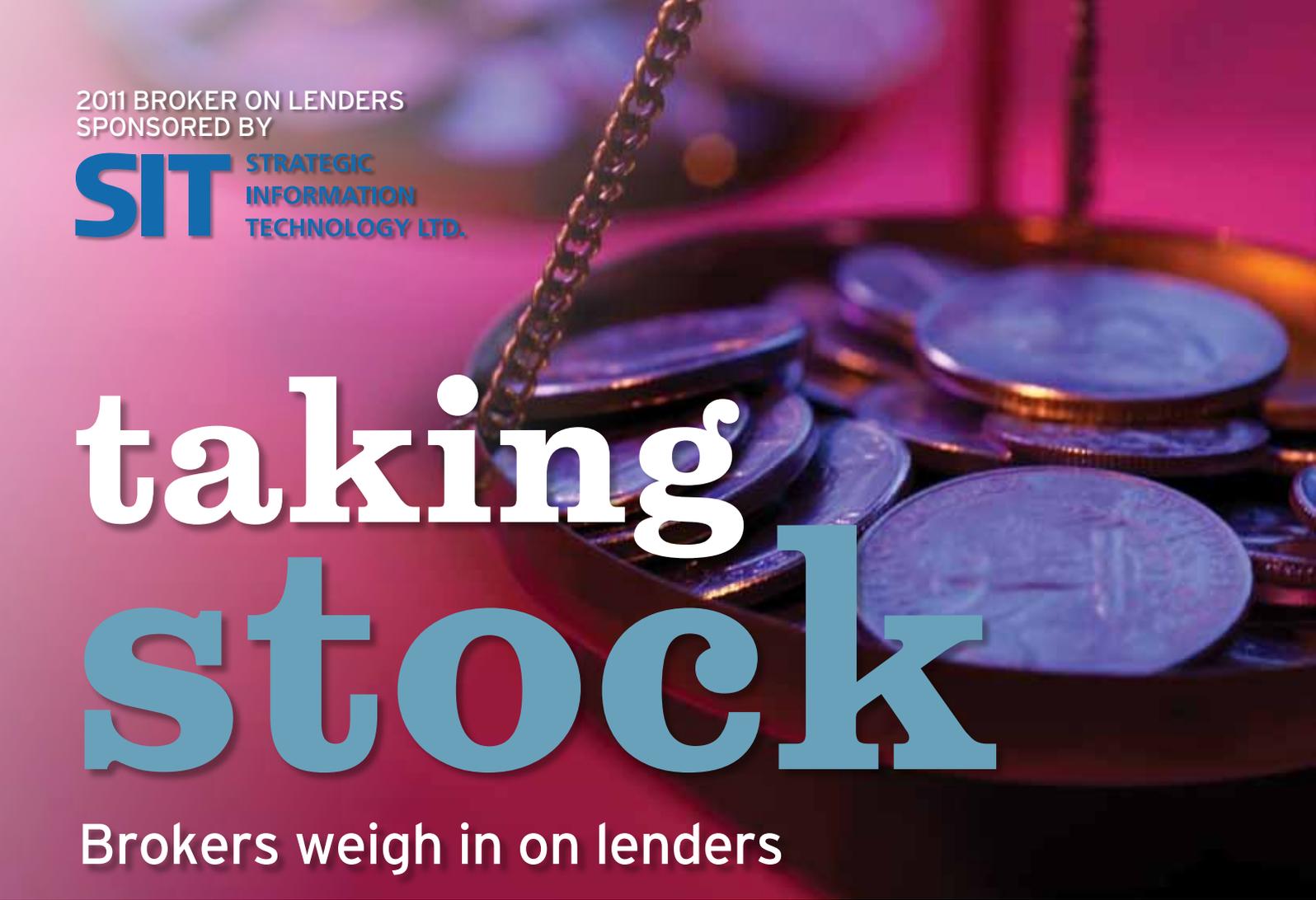


2011 BROKER ON LENDERS  
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# taking stock

## Brokers weigh in on lenders

***CMP* once again polled brokers to get their feedback on lenders and see where they ranked in terms of what they offer brokers. The results are in, and compared to last year, there are a few surprises**

**T**he more things change, the more they stay the same.

Originations are tightening, interest rates remain low and the banks continue to fight for more market share. Last year was a good year for mortgage professionals and 2011 looks to be strong, but some sort of housing market correction is coming and interest rates won't stay low forever.

When *CMP* polled its database of brokers, the surprise was that overall the scores were down and some lenders definitely improved their standing with some brokers – at the expense of other lenders. While Merix and First National slipped, albeit only slightly, allowing MCAP to tie for the lead in medals won and capture the overall performance title, Street Capital and ING Direct made the most noise, jumping three and five spots respectively, in the overall performance category. Street Capital also increased its medal haul by four.

It was great to see the responses to our fifth annual Brokers on Lenders survey. Nearly 400 mortgage professionals took the time to answer questions and provide candid feedback on lenders in 11 categories: approval/ loan turnaround times, underwriter support, BDM support, broker support, transparency of commission structure, IT and electronic/technology, interest rates, product range, overall service level to brokers, satisfaction index on overall credit policy, and overall lender performance.

Grades were given on a scale of one (very poor) to five (very good). The overall response was so strong for many lenders, but a minimum requirement to be included on this year's final tally was each lender had to receive at least 50 votes. New to this year's list are National Bank of Canada and TD Broker Services. The number of lenders who received votes was nearly 30 in total, which shows that mortgage professionals certainly have a wide variety they feel comfortable to use. After that we took the top 10 from each category. Not only does this make the final list easier to manage and read, but it ensures that the scores given represent a fair sample of mortgage professionals from all different areas in multiple provinces, rather than being based on only a few scores.

Our respondents have a considerable amount of experience, with 67 per cent of them having worked as mortgage brokers/agents for more than five years. There is also a strong lender background, with 63 per cent of them having worked for a lender in the past. What this all means is that this year's responses are coming from a well-seasoned group who understand both sides of the broker/lender relationship, and can be considered a fair representation of the country.

Many brokers indicated their loyalty to the broker channel lenders, with more than half of them (53 per cent) saying they put through less than 20 per cent of their loans each month with chartered banks. There is still some work to do with regard to educating clients as 53 per cent of brokers indicated that only 20 per cent of their clients initially inquired about getting their mortgages from a non-bank, while 43 per cent of brokers said 40 or more per cent of people initially inquired about getting their mortgages from traditional banks.

The push towards lender commissions being based on efficiency rather than volume is something brokers seem to endorse, as 63 per cent of respondents see this as a positive development for the industry.

But that doesn't mean there aren't some issues to work out around this issue.

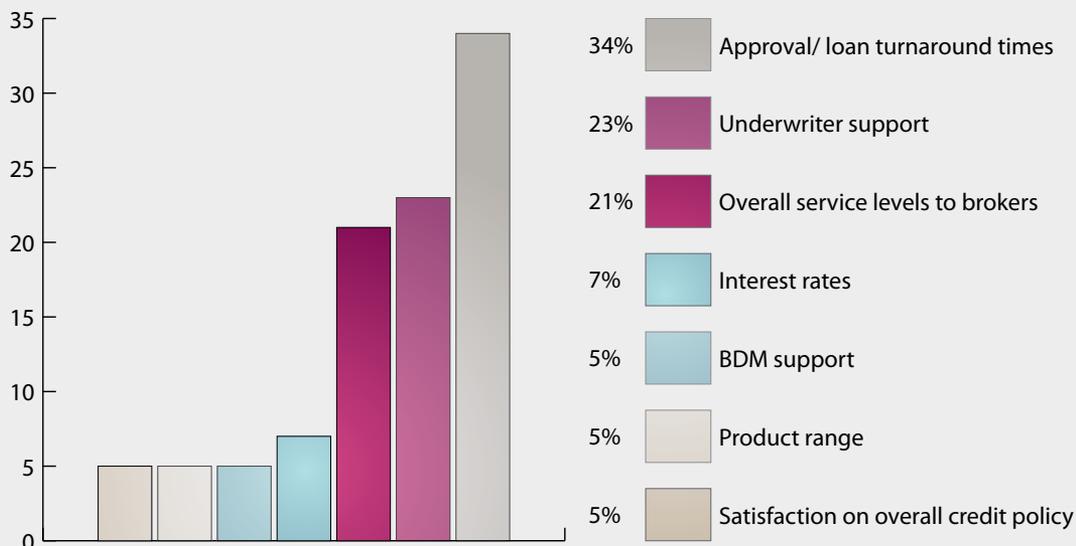
"Efficiency requirements are all over the place. It would be useful to have some consistency in what the lenders are looking for. I'm sure some kind of industry standard could be looked at. Efficiencies are too 'one-sided' at this time. The lenders need to acknowledge their contribution to some of the lost deals. Efficiency goes both ways."

*CMP* would like to thank everyone who participated in this year's survey, and we hope you find the results interesting. Don't forget to check out our October issue when we give the lenders an opportunity to respond.

## 2011 total medal standings

Lender				TOTAL
MCAP	4	3	0	<b>7</b>
Merix Financial	3	3	1	<b>7</b>
First National Financial	3	0	3	<b>6</b>
Street Capital	0	3	2	<b>5</b>
Home Trust	0	1	2	<b>3</b>
FirstLine Mortgages	1	0	1	<b>2</b>
Scotia Mortgage Authority	0	1	1	<b>2</b>
ING Direct	0	0	1	<b>1</b>
National Bank of Canada	0	0	1	<b>1</b>

## which criteria are most important to brokers?



## Approval/ loan turnaround times

Rank	Lender	Score 2011	Score 2010	CHANGE
	First National	<b>4.34</b>	4.85	-0.51
	MCAP	<b>4.05</b>	4.63	-0.58
	Street Capital	<b>3.99</b>	4.27	-0.28
4	ING Direct	<b>3.96</b>	3.56	+0.4
5	Merix	<b>3.84</b>	4.23	-0.48
6	Home Trust	<b>3.82</b>	4.16	-0.34
7	Scotia Mortgage Authority	<b>3.78</b>	4.27	-0.49
8	FirstLine Mortgages	<b>3.49</b>	3.40	+0.09
9	TD Broker Services	<b>3.22</b>	-	-
10	National Bank of Canada	<b>2.93</b>	-	-

### how long have you been a broker/agent?

**less than a year - 3%**

**1-2 years - 8%**

**2-5 years - 2%**

**5+ years - 67%**

### Approval/ loan turnaround times

The importance of approval and loan turnaround times to a mortgage professional has always been second to none in terms of relationships with lenders, and this year is no different. When asked to rank which criteria was most important, 34 per cent voted for it.

First National and MCAP remained Nos. 1 and 2, while Street Capital managed to knock Merix out to capture third spot.

Overall, scores were down a little from 2010, indicating that no one can be complacent when it comes to turnaround times.

“Quick turnaround times with approvals and document followup is a plus when we can go onto a lender’s system and monitor the submission of documents and to find out if they were accepted.”

# Loan System

## How's Your Performance?



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## BDM support (training, information)

Rank	Lender	Score 2011	Score 2010	CHANGE
	Merix	<b>4.16</b>	4.78	-0.62
	Street Capital	<b>4.14</b>	4.06	+ 0.08
	Home Trust	<b>4.05</b>	3.44	+0.61
4	FirstLine Mortgages	<b>3.94</b>	4.44	-0.50
5	ING Direct	<b>3.93</b>	4.25	-0.32
5	First National Financial	<b>3.93</b>	4.09	-0.16
7	MCAP	<b>3.85</b>	4.30	-0.45
8	Scotia Mortgage Authority	<b>3.52</b>	4.17	-0.65
9	National Bank of Canada	<b>3.29</b>	-	-
9	TD Broker Services	<b>3.29</b>	-	-

### BDM support

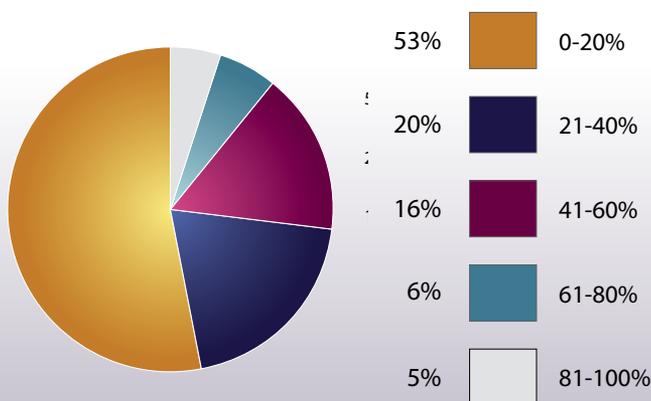
BDMs play a key role in any mortgage, and as such, having a good BDM is an important factor for this year's respondents, although its importance fell slightly from last year. Merix maintained its spot on top, with Street Capital making a big move from eighth to second, while Home Trust moved all the way from 10th spot to take third place.

"Street Capital Financial is standing head and shoulders above the majority of lenders, for me. Their BDM support is outstanding."

"Home Trust's level of support from the BDM is unmatched."

"[Merix's] BDM gets back to me right away and sends me constant updates so I never have to go searching for the latest information."

### what percentage of loans would you put through chartered banks (as compared to other lenders) on average each month?





# MCAP



## ***An Open Letter from the President of MCAP Service Corporation***

On behalf of the employees of MCAP, I want to thank you for participating in this year's Brokers on Lenders survey and acknowledging our company as the leader in overall service level to brokers.

The results of this year's survey show that you see value in the service and support we provide and speak to the quality of the people here at MCAP.

In the coming months, look to MCAP for more industry-leading initiatives such as our Bank on Brokers™ program introduced earlier this year. Together we will grow our industry and grow the broker channel.

I thank you for your continued support and confidence in the MCAP team. Our commitment to the broker channel remains strong.

Ronald D. Swift, AMP, CMB  
President, MCAP Service Corporation

## Broker support

Rank	Lender	Score 2011	Score 2010	CHANGE
	Merix Financial	<b>3.97</b>	3.60	+0.37
	Street Capital Financial	<b>3.67</b>	3.20	+0.47
	FirstLine Mortgages	<b>3.59</b>	2.93	+0.66
4	Home Trust	<b>3.55</b>	3.46	+0.09
4	MCAP	<b>3.55</b>	3.40	+0.15
6	ING Direct	<b>3.54</b>	2.95	+0.59
7	First National Financial	<b>3.40</b>	4.32	-0.92
8	Scotia Mortgage Authority	<b>2.92</b>	4.20	-1.28
9	National Bank of Canada	<b>2.83</b>	-	-
10	TD Broker Services	<b>2.60</b>	-	-

have you ever worked for  
a lender?

yes - 63%

no - 37%

### Broker support

Though not as high on the list as some other categories, broker support, in terms of training and information seminars, is still a valuable asset for brokers.

After three years at the top, First National tumbled and Merix moved up from third to take first place, followed by Street Capital, which moved up five places, while FirstLine Mortgages made the biggest improvement and climbed all the way from 10<sup>th</sup> spot to capture third place.

## Interest rates

Rank	Lender	Score 2011	Score 2010	CHANGE
	Merix Financial	<b>4.34</b>	3.85	+0.49
	MCAP	<b>4.01</b>	3.85	+0.16
	Street Capital	<b>3.97</b>	4.55	-0.58
4	First National	<b>3.94</b>	4.25	-0.31
5	Scotia Mortgage Authority	<b>3.78</b>	4.58	-0.80
6	ING Direct	<b>3.76</b>	4.54	-0.78
7	National Bank of Canada	<b>3.52</b>	-	-
8	TD Broker Services	<b>3.28</b>	-	-
9	FirstLine Mortgages	<b>3.27</b>	3.20	+0.07
10	Home Trust	<b>3.16</b>	3.86	-0.7

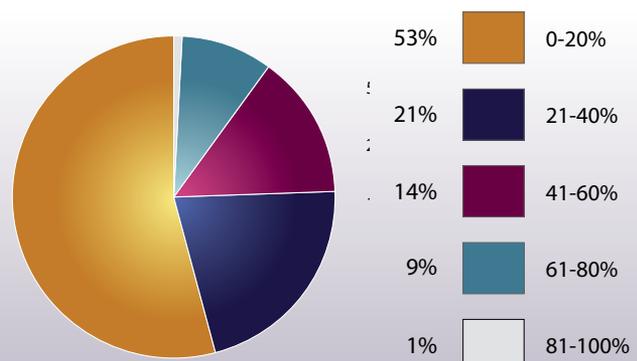
## Interest rates

Interest rates moved up the list of important criteria for brokers this year, coming in fourth, after not making the list last year. With interest remaining low and most predictions pointing to that trend continuing, rates seem to be playing a bigger part of the equation for brokers.

Merix made the biggest jump, going from seventh place last year to grab top spot. Street Capital was bumped from second to third by MCAP, which moved up from sixth. ING dropped from third to sixth.

When asked what will be the most important issue affecting the broker/lender relationship over the next six to 12 months, one broker put it succinctly: "Competitive products and rates. If our lenders do not realize that banks have stepped up their game in branches, we will lose more business and would not be able to remain committed to the lenders."

## what percentage of your clients will initially inquire about getting their mortgages from non-banks?



## Overall service level to brokers

Rank	Lender	Score 2011	Score 2010	CHANGE
	MCAP	<b>4.14</b>	4.54	-0.40
	Street Capital	<b>4.13</b>	3.00	+1.13
	First National Financial	<b>4.08</b>	4.52	-0.44
4	Merix Financial	<b>4.05</b>	4.21	-0.16
5	ING Direct	<b>3.99</b>	3.75	+0.24
6	Home Trust	<b>3.91</b>	3.46	+0.45
7	Scotia Mortgage Authority	<b>3.83</b>	3.86	-0.03
8	FirstLine Mortgages	<b>3.61</b>	4.00	-0.39
9	National Bank of Canada	<b>3.09</b>	-	-
10	TD Broker Services	<b>3.05</b>	-	-

### Overall service level to brokers

It's no coincidence that the top three in this category, MCAP, Street Capital and First National as well as fourth-place Merix, also finished in the top four overall. While MCAP retained first place, Street Capital made the biggest move, going from 10th to second. The response from brokers was strong and overall service level to brokers also moved up the list of criteria most important to brokers – going from fifth to third on this year's list.

While improvements have been made, according to brokers, more can still be done. When asked 'what was the biggest challenge

they had with a lender's service in the past 12 months?' this is what some brokers had to say:

"Response time and lack of clarity on issues. Sometimes, just providing more info would be helpful. I think they take for granted how much they know and how some brokers are that much more inquisitive about learning."

"I have been in the industry since 1980 and been through the rough times and I think [lenders] are over-compensating on the conditions. In reality, sometimes you discuss a file and they then agree to remove conditions. Sometimes thinking outside the box is not in their vocabulary."

## IT and electronic/technology

Rank	Lender	Score 2011	Score 2010	CHANGE
	First National Financial	<b>4.13</b>	4.11	-0.02
	MCAP	<b>4.07</b>	2.99	+1.08
	Merix Financial	<b>3.78</b>	4.54	-0.76
4	Scotia Mortgage Authority	<b>3.61</b>	3.86	-0.25
5	FirstLine Mortgages	<b>3.42</b>	3.81	-0.39
6	ING Direct	<b>3.40</b>	2.87	+0.53
7	Street Capital	<b>3.39</b>	2.91	+0.48
8	Home Trust	<b>2.91</b>	4.04	-1.13
9	TD Broker Services	<b>2.78</b>	-	-
10	National Bank of Canada	<b>2.47</b>	-	-

IT and electronic/  
technology

First National jumped from third place to first in this category, while Merix slipped from first to third and MCAP made a huge leap from sixth to second.

“MCAP’s technology is superior to most monoline lenders available.”

“First National has an excellent website/portal to see exactly what the status of your file is.”



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## Product Range

Rank	Lender	Score 2011	Score 2010	CHANGE
	FirstLine Mortgages	<b>4.30</b>	4.11	+0.19
	Scotia Mortgage Authority	<b>4.21</b>	4.17	+0.04
	National Bank of Canada	<b>4.07</b>	-	-
4	MCAP	<b>4.01</b>	4.38	-0.37
5	Merix Financial	<b>3.85</b>	4.41	-0.56
6	First National Financial	<b>3.72</b>	3.85	-0.13
7	TD Broker Services	<b>3.69</b>	-	-
8	Home Trust	<b>3.66</b>	4.07	-0.41
9	ING Direct	<b>3.65</b>	4.25	-0.60
10	Street Capital	<b>3.63</b>	3.20	+0.43

**do you find commission structures confusing?**

**yes - 18%**

**no - 82%**

### Product range

There has obviously been a lot of tinkering going on with products at the lenders, as this year saw complete turnover in the top three, with FirstLine moving up six spots to claim first place, while Scotia jumped four spots to second and National Bank, new to the list this year, captured third place.

“Scotia has the best product suite and consistent service.”

“National Bank helped us bring CMHC seminars to the agents and allowed us to involve real estate in obtaining their RECO credits. This brought us closer with the real estate agents and brokers and showed that we are prepared to work with them in many ways.”

# Winning is a team effort



## MERIX continues to lead, Thank you!

With the input of originators like you, we have developed innovative lending products, support initiatives and compensation programs. As a result, MERIX has been awarded one of the highest number of gold medals which include gold medal for "Broker Support" and "BDM Support" in the 2011 CMP Brokers on Lenders survey. We are proud of the achievements that we have created together and will continue to work hard and provide originators with the tools they need to succeed.

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Interest Rates



Commission Structure  
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Overall Performance



IT & Electronic Tech



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## Satisfaction Index on Overall credit policy

Rank	Lender	Score 2011	Score 2010	CHANGE
	MCAP	<b>4.08</b>	3.77	+0.31
	Merix	<b>3.98</b>	4.44	-0.46
	ING Direct	<b>3.89</b>	3.50	+0.39
	Home Trust	<b>3.89</b>	3.70	+0.19
5	Street Capital	<b>3.88</b>	3.85	+0.03
6	Scotia Mortgage Authority	<b>3.87</b>	4.00	-0.13
7	First National Financial	<b>3.81</b>	4.11	-0.30
8	FirstLine Mortgages	<b>3.67</b>	4.23	-0.56
9	TD Broker Services	<b>3.34</b>	-	-
10	National Bank of Canada	<b>3.19</b>	-	-

### Satisfaction index on overall credit policy

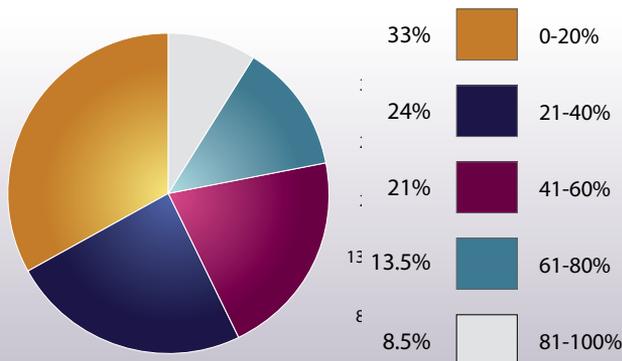
More changes at the top as MCAP leaped from sixth to first and ING from ninth to a third-place tie with Home Trust. Merix slid from the top spot last year to second.

“Merix sees that helping an agent give their clients the best rates while also planning for their own future is important.”

“MCAP has great service and they will reduce the penalty by 20 per cent if the client is refinancing. No one else does that.”

“ING has better lending standards, great BDM support, competitive rates and they seem like they really want broker business.”

### what percentage of your clients will initially inquire about getting their mortgages from traditional banks?



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## Transparency of commission structure

Rank	Lender	Score 2011	Score 2010	CHANGE
	First National	<b>4.42</b>	4.48	-0.06
	Merix Financial	<b>4.35</b>	4.44	-0.09
	Scotia Mortgage Authority	<b>4.29</b>	3.30	+0.99
4	MCAP	<b>4.26</b>	4.85	-0.59
4	ING Direct	<b>4.26</b>	4.00	+0.26
6	FirstLine Mortgages	<b>4.22</b>	3.55	+0.67
7	Street Capital	<b>4.17</b>	4.36	-0.19
8	TD Broker Services	<b>4.13</b>	-	-
9	National Bank of Canada	<b>4.12</b>	-	-
10	Home Trust	<b>3.93</b>	4.23	-0.30

**are you seeing a push towards lender commissions being based more on efficiency rather than volume?**

**yes - 65% no - 35%**

**if yes, is that a positive development in your view?**

**yes - 63% no - 37%**

### Transparency of commission structure

While MCAP slipped to fourth, First National and Merix moved up one spot each from last year, while Scotia climbed from ninth to capture third place.

“First National has good turnaround times, clear commission structure, excellent rates for top performing teams and a streamlined process.”

When asked, ‘how do you predict commissions/ bonuses will evolve in the future?’ brokers had some definite ideas.

“I think it will go towards efficiency bonuses to get away from brokers who send applications everywhere and hope they stick. I think that brokers who package their deals correctly should be rewarded for their business.”

“As margins get squeezed lenders will continue to put pressure on the finder’s fees and expect more rate buy-downs from the broker community.”

“I’m actually hoping more trailer fees; the industry hasn’t realized that this deferral of income is a good thing. They just need to make sure everyone gets paid over the long run.”

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## Underwriter support

Rank	Lender	Score 2011	Score 2010	CHANGE
	MCAP	<b>4.22</b>	4.85	-0.63
	Home Trust	<b>4.05</b>	4.40	-0.35
	First National	<b>4.02</b>	4.36	-0.34
4	Scotia Mortgage Authority	<b>3.97</b>	4.50	-0.53
5	Street Capital	<b>3.95</b>	4.10	-0.15
6	ING Direct	<b>3.93</b>	3.55	+0.38
7	Merix Financial	<b>3.89</b>	4.48	-0.59
8	FirstLine Mortgages	<b>3.59</b>	4.00	-0.41
9	National Bank of Canada	<b>3.16</b>	-	-
10	TD Broker Services	<b>2.91</b>	-	-

## Underwriter support

Considering they are on the front line between lenders and brokers, underwriter support ranked extremely high on the list of criteria most important to brokers, ranking second behind approval/loan turnaround times. While MCAP and First National held on to first and third place respectively, Home Trust supplanted Merix in second, moving up from fifth place last year.

When asked, What do you think the most important skill an underwriter can have? Brokers were united in their call for communication and common sense.

“An ability to think outside the box. I fully understand policy and procedure

however, sometimes the grey areas on those policies are not always hard and fast. Sometimes exceptions can be made, however some underwriters don't go out of their way to even try.”

“Resourcefulness. It is great working with good underwriters who will take the time to discuss a deal and look for solutions to get it approved.”

“Patience and willingness to try and make a deal work so that a broker doesn't have to go from lender to lender.”

“The ability to truly identify a quality credit deal and work with the broker to make the experience exceptional for the client. This way we all win.”

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## Overall Performance

Rank	Lender	Score 2011	Score 2010	CHANGE
	MCAP	<b>4.03</b>	3.50	+0.53
	Merix	<b>4.02</b>	4.44	-0.42
	First National Financial	<b>3.98</b>	4.59	-0.61
4	Street Capital	<b>3.89</b>	3.41	+0.48
5	ING Direct	<b>3.83</b>	3.28	+0.55
6	Scotia Mortgage Authority	<b>3.78</b>	3.45	+0.33
7	FirstLine Mortgages	<b>3.71</b>	3.37	+0.34
8	Home Trust	<b>3.69</b>	3.42	+0.27
9	National Bank of Canada	<b>3.23</b>	-	-
9	TD Broker Services	<b>3.23</b>	-	-

### Overall performance

In the overall performance category this year there was some shake-up, as MCAP leapfrogged Merix to switch places with First National. Street Capital and ING also made some gains from last year, with Street moving up three spots to fourth and ING moving five places all the way to fifth.

“MCAP has surprised me this year and the overall service with BDM and underwriter work very hard at answering your questions. For someone new, that is so important and others just have not taken that much time.”

“Merix so far has been the most personable lender I have worked with. I appreciate that they truly desire to have my business and work hard to get it. They also treat newcomers with respect.”

“First National is by far the best lender. All lenders could learn something from them.

Brokers are their customers and we feel like customers.”

“Overall Merix works the hardest to get my business. With lower volumes I don’t send in as many deals as some, but [they] treat me like I do. Their system is based on efficiency not quantity.”

“Common-sense lending, good policy procedures to support that, great underwriters, that is what makes the difference working with MCAP. Their competitive commissions and programs allow us to be competitive.”

“I think First National is one of the best lenders out there. They are fast with their approvals and that is important. They also update their conditions very quickly, which when you are on a deadline to remove financing conditions is of prime importance.” **CMP**



**Paradigm Quest would like to celebrate the anniversary of our partnership with Dominion Lending Centres!**

**DLC is one of the fastest growing Private Labels in the Industry, approaching \$2 billion!**

**Dominion Mortgages continues to be a leader in the industry providing DLC agents with ownership of their clients for life!**



“A special thanks to Gary Mauris and his Head Office Team, Franchise Development Team, and the amazing Franchise Owners and Agents. You are a pleasure to work with!”

*Kathy Gregory, CEO Paradigm Quest*

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