

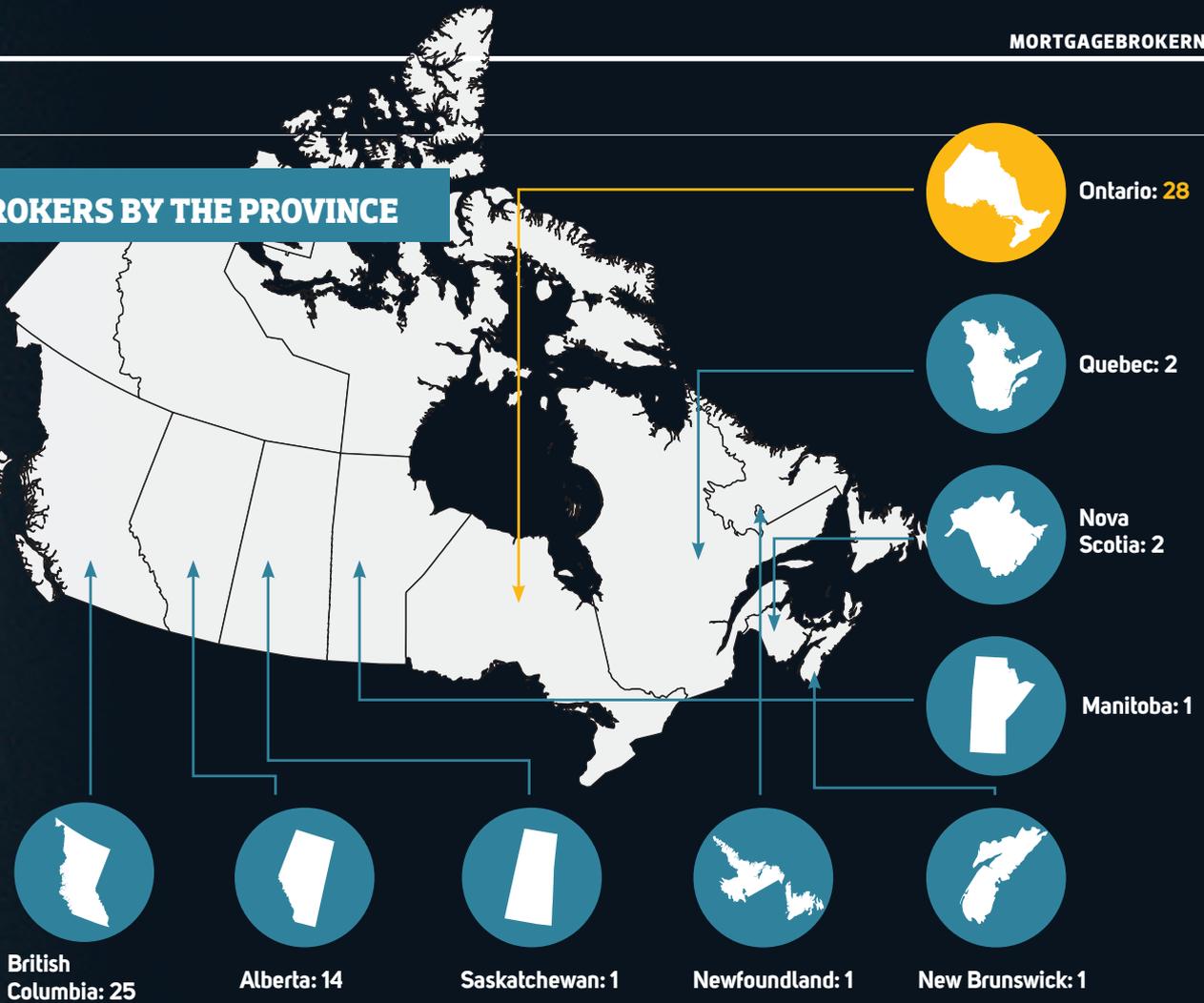
# 75

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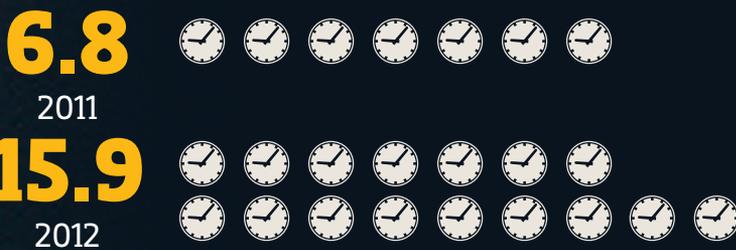
## TOP BROKERS BY VOLUME **REVEALED**

In its sixth year, CMP's top brokers list received a record number of submissions but not necessarily an increase in funded volumes. CMP reports on the results

## BROKERS BY THE PROVINCE



## AVERAGE YEARS BROKERING



## TOTAL FUNDED VOLUME



## METHODOLOGY



As always, each broker had to be employed as a mortgage professional, able to write loans and their deals must have been personally originated. They also provided a breakdown of their deals by lender with contact information, which was verified by the CMP team. All deals were residential, and while back-office support in processing loans is acceptable, no other parties received commissions on these deals.

**2012, you did your best, but you were no match for the CMP Top 75.**

Despite the challenges you threw in their way, brokers did more than eke out a living, collecting commissions on \$4.24 billion in funded volume, specifically on residential mortgages. That's the good news. Now here's the great: While the total funded volume for all those on the list slipped \$600 million from 2011's high, the number of deals also fell, by 1,300. It means, as a group, the Top 75 bettered their performance with property prices across several markets climbing in 2012, even as home sales receded.

## As a group, the Top 75 bettered their performance with property prices across several markets climbing in 2012, even as home sales receded

When all the submissions were gathered and double-checked, more than 20 brokers from last year had reclaimed spots on the CMP Top 75 for their individual funded volumes in 2012. In many cases, those numbers exceeded last year's performance.

CMP is very proud of the diversity of this year's list. Brokers from nine out of 10 provinces are represented, including Quebec.

Some of those same names appear on CMP's second Small Market Top 20, which recognizes the successes of top performers in markets where the average home price is \$290,000 or less.

Together, both lists point to an unmistakable trend: The gap is growing between the very top performers in this industry and other mortgage professionals.

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VERICO is one of Canada's largest Mortgage Broker Network with over 190 offices and 2,300-plus brokers who originate over \$12 billion in annual loan volume.

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Find out why the most respected brokers and influential mortgage companies in this industry are members of the VERICO Network.

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## AN OVERVIEW

**\$4.24B**

TOTAL FUNDED VOLUME

**14,869**

TOTAL NUMBER OF DEALS

**1,194**

TOTAL NUMBER OF YEARS IN THE BUSINESS

**15.92**

Average number of years in the business:



**25**

Women

**50**

Men



## BY THE BROKER NETWORK

Dominion Lending Centres	33
Verico	26
Axiom	4
Invis/Mortgage Intelligence	4
Centum	2
The Mortgage Centre	2
Argentum	1
Mortgage Alliance	1
RMAI	1
Independent: (Tourloukis)	1

Rank	Name:	Company	City/Town:	Funded Volume (\$)	Funded Deals	Support staff who don't write loans	Support staff who write loans	Years as a Broker/ Agent
1	Jim Tourloukis	Advent Mortgage Services	Unionville, Ont.	218,114,349	592	1	2	7
2	Collin Bruce	Dominion Lending Centres Mortgage Mentors	Edmonton, Alta.	201,005,200	671	3	3	8
3	Dave Butler	Verico Butler Mortgage Inc.	Mississauga, Ont.	186,577,252	693	4	5	8
4	Nicole Drummond	Dominion Lending Centres The Mortgage Source	Ottawa, Ont.	123,700,667	527	1	2	17
5	Jason Singh	Verico COD Financial Services	Toronto, Ont.	121,041,907	322	5	5	7
6	Scott Travelbea	Dominion Lending Centres Travelbea & Associates	Victoria, B.C.	101,972,742	293	1	2	9
7	Win Lui	Verico Clear Trust Mortgages	Vancouver, B.C.	95,182,032	290	2	0	2
8	Irina Antipova	Axiom Assured Mortgage Services	Toronto, Ont.	93,237,735	216	1	0	14
9	Dustan Woodhouse	Dominion Lending Centres Canadian Mortgage Experts	Coquitlam, B.C.	79,802,060	175	2	0	5
10	Susie Inglis	Dominion Lending Centres Mortgage Evolution	Vancouver, B.C.	76,511,557	182	2	0	19
11	Angela Calla	Dominion Lending Centres - Angela Calla	Port Moody, B.C.	75,013,333	266	0	2	9
12	Nick L'Ecuyer	Verico The Mortgage Wellness Group	Barrie, Ont.	71,256,897	316	3	1	6
13	Debbie Bellair	Dominion Lending Centres Smart Debt	Ottawa, Ont.	70,744,498	245	0	2	25
14	Viktor Schaefer, AMP	Verico One Link Mortgage & Financial	Steinbach, Man.	70,218,384	319	5	0	19
15	Greg Martel	Dominion Lending Centres Harbour View Mortgages Corp.	Victoria, B.C.	70,000,000	182	1	2	5

## NO. 5 JASON SINGH

Rounding out the Top 5 is Jason Singh, an agent with Verico COD Financial Services in Toronto, who had a funded volume of \$121,041,907 on 322 deals.

"It is great to be included, and I appreciate being able to make this select group," says Singh. "It is a privilege."

### Q&A WITH NO. 5

**CMP:** Do you feel the year was a success despite the overall lower numbers compared to 2011?

**Singh:** I feel the year was a success as we were able to maintain a high level of client relations. Even with the drop in numbers, the fact that a lot of my existing clients returned for business and also continued to provide referrals was very rewarding.

**CMP:** If you use rate sites, do you feel you could have had those numbers not using a rate site?

**Singh:** No I do not use rate sites. But I do think it's a great way to get generate business.

**CMP:** How much of an effect did the new restrictions placed on amortizations have on business?

**Singh:** The new restrictions did have an effect on business in terms of potential clients not wanting to make that leap into home buying with the perception that they may not be able to afford the payments, etc.

**CMP:** Dan Eisner decided to bow out this year so another person could claim top spot. Do you think he would have won?

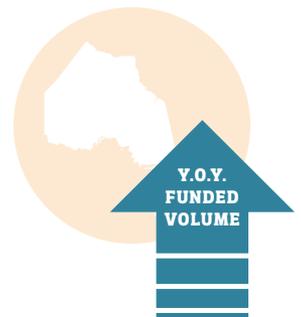
**Singh:** It was gracious of him to allow another person to be recognized.

**CMP:** Which product packed the most punch in putting you on the list?

**Singh:** With the low rates being put out by lenders the products themselves were very attractive. I believe my determination to provide the best service to my clients allowed me to have the success I did. Their willingness to return as clients and referring me to others allowed for the year to be as successful as it was.



Jason Singh



Rank	Name:	Company	City/Town:	Funded Volume (\$)	Funded Deals	Support staff who don't write loans	Support staff who write loans	Years as a Broker/ Agent
16	Mark Goode	Mortgage Man Dominion Lending Centres	Orillia, Ont.	67,432,000	396	2	1	12
17	Enza Venuto	Centum Streetwise Mortgages	Vaughan, Ont.	65,000,000	375	1	0	10
18	Nick Kaaki	Dominon Lending Centres The Mortgage Source	Ottawa, Ont.	62,725,641	231	1	2	10
19	Terry Kilakos	Verico NorthEast Mortgages	Montreal, Que.	57,765,121	227	3	10	7
20	Todd Payzant	Neighbourhood Dominion Lending Centres	Sudbury, Ont.	57,393,874	245	1	0	4
21	Jordi Browne	Verico Preferred Financing Inc	Chilliwack, B.C.	56,599,536	222	1	2	10
22	Skye McLean	Argentum Atlantic (HS) Financial	Calgary, Alta.	53,543,143	162	0	1	7
23	Diana Zitko	Dominion Lending Centres West Coast Mortgages	Coquitlam, B.C.	52,569,769	161	1	1	15
24	Deb L White	Dominion Lending Centres White House Mortgages	Vernon, B.C.	52,381,217	206	1	0	14
25	Clinton Wilkins	Centum Home Lenders Ltd.	Halifax/Dartmouth, N.S.	50,771,603	253	1	2	8
26	Jody Henry	Dominion Lending Centres Arrowsmith	Qualicum Beach, B.C.	49,075,877	183	1	4	23
27	Chris Landry	Verico Paragon Mortgage Group	Burnaby, B.C.	48,992,125	141	0	1	12
28	Adil Mawji	Invis	Calgary, Alta.	48,863,783	150	0	0	5
29	Mackenzie Gartside	Mackenzie Gartside & Associates Verico Select Mortgage	Courtenay, B.C.	48,763,387	240	0	1	7
30	Steven Brouwer	Dominion Lending Centres Drake Entrust Mortgage Services	Chilliwack, B.C.	48,610,851	291	1	0	8

## NO.4 NICOLE DRUMMOND

Nicole Drummond, broker with DLC The Mortgage Source in Ottawa, just edged out Jason Singh for fourth place with \$123,700,667 in funded volume for 2012 on an unbelievable 527 residential mortgages.

"I worked some very long hours, seven days a week," says Drummond, surprising even herself at the total number for 2012.

### Q&A WITH NO. 4

**CMP:** Do you feel the year was a success despite the overall lower numbers compared to 2011?

**Drummond:** I feel that 2012 was more successful than 2011 as my sales numbers were higher in 2012.

**CMP:** If you use rate sites, do you feel you could have had those numbers not using a rate site?

**Drummond:** I do not use rate sites.

**CMP:** How much of an effect did the new restric-

tions placed on amortizations have on business?

**Drummond:** The new rules actually increased my sales in the first seven months, before they took effect, because I put out a campaign to educate my clients that they should refinance before the changes. After the changes, there was a definite effect of 25 per cent decrease, which will be reflected in 2013

**CMP:** Dan Eisner decided to bow out this year so another person could claim top spot. Do you think he would have won?

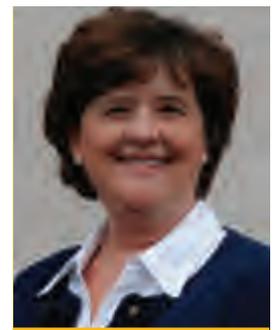
**Drummond:** Based on Dan's model he probably would have won for dollar volume.

**CMP:** Which product packed the most punch?

**Drummond:** There is a mix of everything for 2012 because of the regulation changes. I had a lot of purchase, refinance and secured line of credit.

**CMP:** Who do you feel was your closest competition - be it an individual or a network?

**Drummond:** Any broker working in the Dominion Lending Centres network could be competition because of the tools that they provide to grow our business.



Nicole Drummond





# My reason

Calum Ross

VERICO The Mortgage Management Group  
Member since 2012

“Joining VERICO was the best decision for my brokerage, as VERICO brings the right support elements to the table yet lets its brokers shine and operate under their own unique branding and business models. VERICO has a visionary and highly ethical leadership team, industry-leading marketing tools, and finally, an engrained commitment to continually improve its offerings and to stand behind them.

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# My reason

Gord Pipkey

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We are very appreciative of the efforts of Sean Widdess, Director of Member and Lender Relations, and the team at VERICO Canada in supporting our business and our partnership.”



Rank	Name:	Company	City/Town:	Funded Volume (\$)	Funded Deals	Support staff who don't write loans	Support staff who write loans	Years as a Broker/ Agent
31	Shaun Zipursky	Dominion Lending Centres City Wide Mortgage Services	Vancouver, B.C.	47,974,021	119	1	0	22
32	Kelli Pardo	Verico iMortgage Solutions	Edmonton, Alta.	47,800,000	182	1	0	2
33	James Loewen	RMAI Loewen Group Mortgages	Burlington, Ont.	47,053,400	168	1	0	7
34	Jeff Attwooll	Verico K-W Mortgage	Cambridge, Ont.	46,540,315	198	1	0	12
35	Sarah Makhomet	Dominion Lending Centres Mortgage Village	Mississauga, Ont.	45,487,844	180	1	2	6
36	Sabeena Bubber	Verico Integre Mortgage Partners	West Vancouver, B.C.	45,357,000	120	1	0	9
37	Denise Devente	Dominion Lending Centres Mortgage Evolution	Vancouver, B.C.	44,909,510	135	0	1	14
38	Anthony Spadafora	Verico Premiere Mortgage Centre	Burlington, Ont.	44,459,616	138	1	1	10
39	Jordan D'Haese	Axiom Jayman Financial	Calgary, Alta.	44,217,725	125	1	0	10
40	Tammy Pope	Axiom Jayman Financial	Edmonton, Alta.	43,450,565	107	1	0	2
41	Luisa Hough	Verico Exclusive Mortgage Professionals	Surrey, B.C.	43,352,000	125	1	0	9
42	Terry Short	The Mortgage Centre Advantage Financial Services Inc	St John's, Nfld.	42,840,637	190	0	0	27
43	Michael Noik	Dominion Lending Centres Centura Finance	Montreal, Que.	42,639,218	127	2	5	1
44	David Griffin	Dominion Lending Centres Griffin Financial Group	Peterborough, Ont.	42,010,177	210	1	0	9
45	Janet MacDonald	Verico The Mortgage Professionals	Kingston, Ont.	41,770,556	195	1	0	10

## NO. 3 DAVE BUTLER

Being among the top three in CMP's Top 75 Broker list is quite an accomplishment in and of itself, and for Dave Butler, a testament to how he does business. That's through referrals and past clients, not rate sites.

Butler, a broker with Verico Butler Mortgage Inc. in Mississauga, recorded \$186.6 million in funded volume for 2012, coming in a close third behind Collin Bruce.

### Q&A WITH NO. 3

**CMP:** Do you feel the year was a success despite the overall lower numbers compared to 2011?

**Butler:** My numbers were up from 2011 so I definitely feel the year was a success given how many Brokers were down in 2012 compared to 2011.

**CMP:** If you use rate sites, do you feel you could have had those numbers not using a rate site?

**Butler:** I do not use rate sites for business. My father and brother's side of Butler Mortgage is heavily involved with them. However my side of Butler

Mortgage no longer advertises as of about three years ago and I have never used a rate site for business. One hundred per cent of my personal business is through referral partners and past clients. A big misconception that people have about Butler Mortgage is that it is just some company that advertises low rates on the rate sites. The truth is that Butler Mortgage is a brokerage that has many independent agents, myself included, and I operate independently of my father and brother's team.

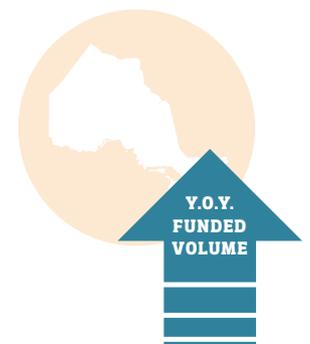
**CMP:** How much of an effect did the new restrictions placed on amortizations have on business?

**Butler:** It actually didn't really affect my business. A tremendous portion of my clients are investors who are putting in 20 per cent down payment to purchase an Investment property. At the 20 per cent down payment level you can still get 30 year amortizations.

**CMP:** Dan Eisner decided to bow out this year so another person could claim top spot. Do you think he would have won?



Dave Butler



**Butler:** Absolutely he should have won. Dan Eisner, as per the criteria that CMP uses for their Top 75 Brokers, is the largest broker in Canada. One hundred per cent of the volume that he submitted to CMP last year was generated by him or his advertising. The criteria of the CMP Top 75 Broker list is that you count the volume that you brought in which you did not pay any employee a commission on. Dan Eisner's model does not pay commissions to its agents. His agents are paid a salary with a bonus structure, very much the same model that I employ but with fewer employees.

**CMP:** Which product packed the most punch?

**Butler:** There is no specific product that packs a punch to put me on the Top 75 list. What puts me on the Top 75 list is that I started running a team when I was 22 years old and I work my tail off. I eat, breathe and sleep mortgages from Sunday night at 10 p.m. until Friday afternoon at 5 p.m. Not only that, it certainly helps to have grown up with a father,

brother and mother who are also in the business. This clearly put me at an advantage when getting started in this business as I had successful people that I could turn to and help guide me to the success level that I have attained to this point.

**CMP:** Who do you feel was your closest competition (be it an individual or a network)?

**Butler:** I really don't know who my closest competitor was in the broker world, I guess it would be anyone on the list that is ahead of me and the ones that did not submit their volume to CMP and write more business than I do. Having said that, I don't necessarily believe that I am competing against any one broker or brokerage. I compete against the bank branches and banks/lenders that do not operate in the Broker channel. Is it really wise to worry about competing against other Brokers given that brokers as a whole do not even own a 30 per cent share of the market? Shouldn't we worry about competing against the people and institutions who are holding the other 70 per cent of the market?

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Rank	Name:	Company	City/Town:	Funded Volume (\$)	Funded Deals	Support staff who don't write loans	Support staff who write loans	Years as a Broker/ Agent
46	Kuljit Singh	Mortgage Alliance AKAL Mortgages Inc.	Mississauga, Ont.	41,505,154	116	1	0	11
47	Tracy Luciani Price	Dominion Lending Centres Forest City Funding	Fergus, Ont.	41,413,009	211	2	0	13
48	Ron Lefebvre	Invis	Edmonton, Alta.	40,241,872	145	1	0	4
49	Sherri Hislop	Verico Alliance Mortgager Group	Stratford, Ont.	39,482,096	189	1	0	12
50	Scott H. Bentley	Verico Premiere Mortgage Centre	Halifax, N.S.	39,385,118	154	1	0	12
51	Sundeepp Saggi	Verico The Mortgage Wizards	Toronto, Ont.	39,324,452	86	1	0	2
52	Lena Ohanjanians	Verico Ultimate Mortgage and Finance Solutions	Toronto, Ont.	39,019,125	114	1	0	7
53	Stephen D'Souza	Dominion Lending Centres Origin - Client First Mortgage Solutions Inc.	Maple Ridge, B.C.	38,669,491	101	1	0	6
54	Sharnjit Singh Gill	Verico Superior Mortgage Inc.	Surrey, B.C.	38,653,006	151	2	0	12
55	Ling Lem	Axiom Jayman Financial	Calgary, Alta.	38,108,476	114	1	0	13
56	Yves Cormier	Verico Cormier & Cormier Consultant Inc	Edmundston, N.B.	38,086,354	295	1	1	11
57	Lisa Yun	Dominion Lending Centres Innovative Mortgage Solutions	Coquitlam, B.C.	38,000,000	88	1	0	11
58	Kent Bittner	Dominion Lending Centres - Bittner Mortgages	Regina, Sask.	37,471,632	135	2	0	12
59	Narish Maharaj	Dominion Lending Centres Mortgage Mentors	Edmonton, Alta.	37,120,278	127	1	1	9
60	Ken Lankin	Mortgage Intelligence - Niagara	Niagara Falls, Ont.	37,104,000	296	0	1	16

## NO.2 COLLIN BRUCE

Aside from Jim Tourloukis, Collin Bruce was the only other broker to crack the \$200 million threshold with \$201 million in funded volume – relying on Alberta's economic engine to drive what has been a sluggish year for the country's housing market.

Bruce, the broker-owner of DLC Mortgage Mentors in Edmonton, saw volumes increase by 20 per cent over 2011, and managed to do it without resorting to rate sites, which he sees as a “slippery slope that we as brokers are going down.”

Despite strong numbers for 2012, Bruce points to the stiff competition banks pose to brokers; citing a full “50 per cent of transfers we originated” being taken away by banks.

### Q&A WITH NO. 2

**CMP:** Do you feel the year was a success despite the overall lower numbers compared to 2011?

**Bruce:** Yes I do. Our volume increased by 20 per cent from last year.

**CMP:** If you use rate sites, do you feel you could have had those numbers not using a rate site?

**Bruce:** No, I do not use rates sites. I am all for the consumers to be educated, I just do not agree with advertising bought-down rates like most brokers do on those sites. I think it is a slippery slope that we as brokers are going down.

**CMP:** How much of an effect did the new restrictions placed on amortizations have on business?

**Bruce:** Minimal effect, I think the lower rates helped, though. I am finding that lenders limiting products due to investor issues are having a bigger effect.

**CMP:** Which product packed the most punch?

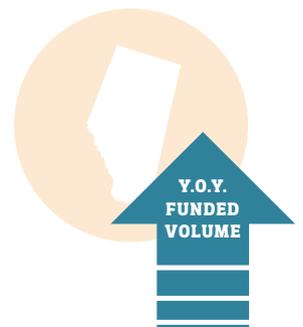
**Bruce:** It was such a mix of products and clients this year, so really all of them.

**CMP:** Who do you feel was your closest competition (be it an individual or a network)?

**Bruce:** The banks, especially on transfers. We probably closed only 50 per cent of transfers we originated.



Collin Bruce



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Rank	Name:	Company	City/Town:	Funded Volume (\$)	Funded Deals	Support staff who don't write loans	Support staff who write loans	Years as a Broker/ Agent
61	Rishel Tomlinson, BA(Econ), AMP	Verico Custom Mortgages	Burnaby, B.C.	37,000,000	92	1	2	8
62	Morris Briglio	Verico - The Mortgage Advantage	North Vancouver, B.C.	36,750,000	114	0	1	21
63	Max Omar	Dominion Lending Centres Capital Region	Edmonton, Alta.	36,000,000	118	1	0	4
64	Sarah Davison	Mortgage Intelligence	Grande Prairie, Alta.	35,995,943	140	0	0	6
65	Carolyn Callero	Verico Premiere Mortgage Centre	Georgetown, Ont.	35,915,891	116	1	0	14
66	JoAnne Purcell	Dominion Lending Centres Mortgage Services Inc.	Calgary, Alta.	35,904,884	104	1	1	10
67	Adam Bazuk	Dominion Lending Centres YBM Group	Barrie	35,875,517	148	1	0	8
68	Denny Segal	Dominion Lending Centres Origin	Vancouver, B.C.	35,000,000	95	3	0	7
69	Dave McNabb	Dominion Lending Centre Regional Mortgage Group	Red Deer, Alta.	34,688,400	114	0	1	16
70	Len Lane	Verico Brokers For Life Inc.	Edmonton, Alta.	33,759,498	73	1	0	6
71	Catherine Evel	Dominion Lending Centres Homestead Financial	Waterdown, Ont.	33,714,955	128	2	0	14
72	Rudy Dedic	Dominion Lending Centres Casa Mortgage Inc.	Vancouver, Ont.	31,234,955	61	1	0	7
73	Roger Ramuderan Nambiar	Verico Pro-Lending	Mississauga, Ont.	31,220,697	89	1	0	10
74	Sean Binkley	Dominion Lending Centres Alliance	Kingston, Ont.	31,167,718	148	1	0	12
75	Teague Brinkworth	The Mortgage Centre Dico Holdings Inc	Kamloops, B.C.	31,107,708	98	1	0	6

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**77% OF CANADIANS** are under insured and don't understand how insurance fits with their financial plan. (SOURCE: TD Insurance Poll 2010)

**More than 40% OF CANADIANS** have no life or health insurance. (SOURCE: Canadian Life and Health Insurance Association)

**Almost 25% OF CANADIANS** say they are unsure of what their insurance policies cover. (SOURCE: Canadian Life and Health Insurance Association)

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# NO. 1 JIM TOURLOUKIS

This year's winner is as independent as they come. He's also wondering if profitability might one day decide who ranks where on this list.

**Don Horne** reports

**"Jim Turloukis." It's a name always high on the list of CMP's Top 75 Brokers.** But this year – finally, this year!– it's at the very top.

The owner of Advent Mortgage Services in Unionville, Ont., recorded a funded volume of \$218.1 million for 2012, earning him the No. 1 spot on this year's coveted list.

And the independent broker feels he could have done even better, telling CMP "there is so much opportunity in this business" and so many initiatives just waiting to be put in place.

Having 592 funded residential mortgages in 2012, Turloukis rode to success on the ever-popular 5-year fixed conventional mortgage.

Despite his reputation, less than 15 per cent of his business can be attributed to rate sites. He hopes to reduce that figure even further, focusing on "more profitable and "stickier" business.

A mortgage broker/agent for some seven years, Turloukis did the lion's share of 2012 business with ING Direct, which funded \$122.3 million. Of course, that was before the lender's move to quit the channel.

Last year Turloukis came in third behind Dan Eisner of True North Mortgage and Gord Pipkey of Verico Real Mortgage Services. In 2011, Turloukis had almost \$232.1 million in funded volume on 622 deals – far behind Eisner's \$412.8 million on 1,365 deals.

But ever the gracious winner, Turloukis does tip his cap to Eisner, declaring him this year's unofficial winner due to his perennially high numbers.

But Turloukis does point out that the Calgary-based head of True North Mortgage is operating with lower margins and higher office and staffing overhead. Should CMP choose to change its criteria for what constitutes a Top 75 Broker, taking net profit into consideration could produce a better apples-to-apples comparison between all brokers, says Turloukis.

## Q&A WITH NO. 1 BROKER JIM TOURLOUKIS

**CMP:** Do you feel the year was a success despite the overall lower numbers compared to 2011?

**Turloukis:** Not really. There is so much opportunity in this business and we could have easily put some of these initiatives in place and funded much more business. We hope to do so in the months to come.

**CMP:** You use rate sites; do you feel you could have had those numbers not using a rate site?

**Turloukis:** We actually lowered our use of rates sites the past year. I would say less than 15 per cent of our business is as a result of these sites. We hope to drop this even further in the coming year and rather focus on more profitable and 'sticky' business.

**CMP:** How much of an effect did the new restrictions placed on amortizations have on business?

**Turloukis:** The amortizations did not impact us at all. What did impact us was the elimination of high ratio mortgages over \$1 million. We typically fund 30-40 of these types of deals, all of which can no longer get done.

**CMP:** Dan Eisner decided to bow out this year so another person could claim top spot. Do you think he would have won?

**Turloukis:** Of course, Dan would have won. Nobody is close to his numbers. Truthfully, he should be on the list as those funded dollars are his funded dollars. On the flip side, no one has the infrastructure cost of him either. Look: without a doubt he will continue to fund the most in Canada (and so he should with his infrastructure). A more interesting comparison would be to compare profitability, both in absolute and a margin basis. When you factor in his lower margin (because he always buys down rates 10-15 bps) leaving him a smaller start at 50 bps net income, and his overhead (expensive offices, 30 staff, a tremendous amount of spend on advertising, etc.), I'm not sure he would be at the top. So you have to ask, which numbers really count? Funded volumes or the money that is in your pocket?



Jim Turloukis

