



The Mortgage Centre

We work for **you**, not the lenders.

An Independent Member of the Mortgage Centre Network.

TRUST YOUR MORTGAGE REQUIREMENTS TO THE #1 MORTGAGE FRANCHISE IN CANADA

The number one mortgage team in Canada working for you.



Bob MacDonald
Owner/Broker

The past few years have seen a rise in the number of potential homeowners seeking mortgage brokers. Recently the number of lenders has increased, encouraging consumers to shop around and consider their options before deciding on a mortgage. The professionals at the Mortgage Centre offer consumers several advantages in selecting the right mortgage.

With more than 100 years of combined experience behind them, the team at the Mortgage Centre is among the best in the country. The team has been named number one Top Producing Mortgage Centre franchise in Canada for the past six years. Their expertise speaks for itself, as they are well qualified and

ready to assist you with all your needs. Bob MacDonald, the President of R.D.M. Consultants, recognizes the difference that a broker can make in a consumer's search for the perfect mortgage: "As mortgage brokers, we're able to deal with all lending institutions for our clients," he explains. "We shop the mortgage market to find the very best mortgage rate there is - saving lots of time and hassle for the client."

ensuring that you know exactly what you are getting yourself into when the time comes to make a decision. With the help of a mortgage broker, many consumers who never thought that they would be able to own a home are discovering that, under the appropriate terms, owning can be cheaper than renting. Bob explains that this is the product of recent changes: "What's new in the industry right now is 100 per cent financing with no money down- besides being given the option of choosing a mortgage with a full amortization period of 40 years to pay." The result of this is excellent terms and conditions for potential homeowners as well as low interest rates.

The Mortgage Centre franchise in Mississauga is located on 2085 Hurontario Street, Suite 202 and supports Oakville, Mississauga and Burlington. This location has been arranging mortgages for clients since

1990, and is known for its flexible hours. "We try to make ourselves available for whenever clients need to see us," says Bob, who goes on to explain that the 11 agents working in these areas are available on evenings and weekends, and conduct house calls to better serve their clients.

Bob explains that the dedicated financial experts at the Mortgage Centre offer more services that just finding the best mortgage deal: "We also help arrange finances regarding renovating for clients, and advise those who wish to pay off high-interest debt." So, regardless of your type of financial dilemma, call the Mortgage Centre franchise in Mississauga at 905.949.4949 today.



Brenda Landry
Office Admin.

Tom Hogg, Mortgage Master

Tom was involved in the opening of the very first Mortgage Centre franchise in Canada, which has grown to 83 franchises coast to coast. Funding over 100 Million annually, Tom is recognized as one of the countries Top Mortgage Consultants. With 16 years in the mortgage business Tom attributes his success to the strong family support of his wife Denise, their two children Ashley and Joshua, as well as the tireless efforts of his full time assistant, Kevin.



Laurie Furness, Mortgage Master

With more than 20 years in the industry, I have consistently retained top status with MCC and attribute much of my success to the level of service I am committed to providing to my clients and referral sources. I have developed strong relationships built on a basis of trust and confidence. With a team of two administrators to support me, I truly believe in the benefit I provide, and consistently portray this attitude with clients and referral sources. As your local Mortgage Centre Specialist, I'll get Canada's leading lenders to compete for your mortgage in an electronic bid process that guarantees you best available package of rate and features. My service costs you nothing, and because I work for you - not the lenders - I can offer unbiased advice and help you select the mortgage that's right for you.



Tom Gasparec, AMP Director, Senior Mortgage Consultant

Recognized as distinguished professional with a surging business, Tom takes pride as an advocate of his customer needs. Tom is, continuously raising the bar in education, experience and professionalism, and has over 10 years of related finance and mortgage industry experience. Tom is a true financial professional who is always focused on providing comprehensive advice and excellent customer service to his clients. He truly is the definition of a "Trusted & Accredited Mortgage Professional". In 2004, Tom was awarded the prestigious ACCREDITED MORTGAGE PROFESSIONAL (AMP) designation by the Canadian Institute of Mortgage Brokers & Lenders.



Jamie Lobo, Mortgage Specialist

As a residential/commercial mortgage consultant, Jamie has helped people achieve their home or business ownership goals by sharing my experience and knowledge of the various mortgage lender's products and services. Jamie has held executive management roles with Bluechip PC, Newstar Capital, Serebral Consulting, and CIT Group. With over 9 years in the Financial Industry, his vision of service excellence includes responding quickly, and going that extra mile to satisfy your needs. Whether you are Buying for the first time, refinancing or a seasoned buyer, Jamie can show you how to SAVE your TIME and your MONEY.



Marie Driscoll, Mortgage Specialist

With almost 40 years experience in the financial industry, I have a solid knowledge of mortgage procedures, practices, guidelines and regulations. This knowledge enables me to deal with a wide variety of individuals in various levels in a professional and courteous manner, utilizing diplomacy and discretion when required. As your mortgage specialist I adhere to the bank code of ethics coming from many years of working in the banking industry with respect to your right to privacy, this is a commitment of up most importance to me. As your mortgage specialist and a proven performer, I will utilize my wealth of experience to advise and help you select the mortgage that is right for you.



Gunther Kaschuba, Mortgage Specialist

I have been in the mortgage/real estate industry over 25 years, which included working for financial institutions, mortgage brokerage agent, as well as having been a licensed real estate sales agent. While my primary focus is residential real estate I am experienced in commercial underwriting of large projects including apartment buildings, retail plazas and industrial buildings. Living in Burlington, I service Burlington, Hamilton, Waterdown and the surrounding areas, however, licensing allows me to service the entire province. A strong network of Mortgage Centre offices provides the opportunity of referring clients to an experienced mortgage representative in their area if so desired.



Simmi Jangra Mortgage Specialist

Providing excellent customer service is Simmi's top priority! She believes everyone deserves to have more choices and better options when obtaining or renewing a mortgage. Her many years of financial services experience have given her a strong background in excellent customer service. Doing what's best for her client has always been most important to her. Simmi consistently strives to exceed the clients' expectations by providing service of the highest quality, convenience, and added value to each and every client.



Barbara Hope, Mortgage Specialist

With years of solid financial industry experience, Barbara provides clients with the best mortgage options available for their particular situation. She specializes in complex credit and personal situations such as Business for Self clients. With access to many Institutional Lenders, clients can be assured of the right deal for them.



Fred Karain, AMP Mortgage Specialist

have over 20 years of senior management experience with thorough knowledge of budget preparation and financial reporting, policies & procedures and operations with three of Canada's largest corporations. A licensed Mortgage Broker since 1991, I will make the entire loan process easy for you through my strong commitment to prompt service and clear communication. My personal guarantee, "I will get you the best deal available, not just the first time you need a mortgage, but every time you renew your mortgage."



Jivan Sanghera, Mortgage Specialist

As your Senior Mortgage Advisor I would like to put my experience and formal education to work for you. Because of my past experience, I have the relationships and knowledge to get you the best rate, every time. As a Senior Mortgage Advisor I will ensure you receive the best mortgage rate, and the best terms for your mortgage. My services will save you money and they will also educate you on the mortgage process. I have experience in Financial Services and can show you the benefits that a 30 or 35 year amortization could offer in regards to your RRSP or RESP or how to rid high interest debt. Buying, selling, refinancing, or renewing - I WILL SAVE YOU MONEY!



Fred Waymouth Mortgage Specialist

have more than 30 years experience in the financial industry providing me with extensive expertise in all facets of residential and commercial financing. I have earned professional designations in Real Estate Finance (CRF), the Fellowship of the Real Estate Institute (FRI), certified as a Canadian Residential Appraiser (CRA) and the Accredited Mortgage Professional (AMP). This valuable knowledge has enabled me to specialize in professional financing packages designed for first time homebuyers as well as seasoned purchasers. WORKING... FOR YOUR BEST INTEREST!



We work for **you**, not the lenders.

An Independent Member of the Mortgage Centre Network.

HEAD OFFICE:
2085 Hurontario Street
Suite 202 Mississauga L5A 4G1
905.949-4949
www.mortgagecentre.com