



BROKER PROFILE

Spotlight on... CARRIE CARDINAL

Building value one relationship at a time

Mortgage brokering was an easy transition for Carrie Cardinal.



CARRIE CARDINAL

For eight years she worked as a credit specialist at CIBC, writing a lot of mortgage deals, but she also saw a lot of her clients who were declined by the bank still getting funded through mortgage brokers, who were able to offer more product selection and choice than the bank. The ability to access a variety of lender products and the flexibility of mortgage brokering had its appeal, so in 2006, she left the bank.

After working for a franchise and then as an independent for a number of years, she made the decision to join TMG in 2012.

"I was looking for a company that shared similar values," she said. "TMG seemed to be the right fit."

Carrie works out of Regina and continues to enjoy what she does, despite the industry's many challenges. "It really is all about building relationships with clients and helping them realize their dreams," she said. "The challenges can be frustrating but are not insurmountable. I love helping my clients, and that hasn't changed."

Although big lending rule changes have slowed, there are still small changes that have an impact on qualifying clients. "For example, debt servicing changes to LOCs, has had an impact on qualifying clients. Clients, who at one time would qualify using the actual LOC payment, now have to report the 3% payment, which can break the deal."

Also, Carrie has found that banks are becoming much more competitive, especially with rate matching. "It just

means that I have to build my value and develop a rapport with clients to give them an exceptional client experience," she said.

This is just what Carrie has done in her local market. From the outset, she positioned herself as the go-to mortgage expert with the knowledge to help home owners and home buyers reach their goals. "I continue to build my business one deal at a time and one relationship at time."

She also has an educational weekly radio show that generates a lot of interest and a lot of business. She aims for a seamless customer experience and is accessible to clients. She is helped by her assistant Sheila Warren who does all the back-end paperwork, leaving Carrie to work on her business.

In her spare time, Carrie is the proud mom to two boys Austin, 16 and Preston, 10 who are active in sports, especially basketball.



Welcome to TMG's new brokers Joined in February 2015

Atlantic:

■ Michelle MacLean

Ontario:

■ Aaron Horne
■ Melissa Harney

■ Anthony Wilson
■ Michel Gelineau

The Prairies

■ Tim Yuen

Alberta

■ Debra Riel

■ Jim Campbell

■ Agi Zacharias

British Columbia

■ Barbara Wingrove
■ Garry Sandhu
■ Mike Bhondi

■ Chris Adkins
■ Mohinder Sidhu
■ Dan Tognotti

■ Dan Dagg
■ Vida Mohammadian