

...WHY CHOOSE ME...?

It All Started with a Decline...

I became a mortgage associate in 2002 after being declined by my banker of ten years. I was hoping to buy a rental property at that time and had a great, well-paying job, excellent credit, and high personal net worth. So why was I declined?

Knowing what I know now, the only reason that I was declined was due to an inexperienced personal loans officer. I could not have been an easier client. As a result of being declined, a friend introduced me to his mortgage associate; I was immediately approved (*and the associate laughed all the way to the bank*). I enjoyed the experience so much that I decided to become a mortgage associate.

"Recently immigrated and working part-time, Bob helped me become a proud homeowner when everyone else my age was renting. He was a source of honest, no-nonsense advice and I never had to over think real estate again. Five years later, I sold my old place and moved into a nicer home in the face of recession. It was quite a nightmare, but certainly nothing that Bob couldn't handle. I'm a very happy camper and I can't wait to finish my residency training so I can call on Bob again to help me find my dream home."

May M.

A Business Built to Drive Yours

An efficient and effective mortgage business is comprised of three essential "must haves":

- 1) Sales experience
- 2) Product knowledge
- 3) Customer Relationship Management (CRM)

My business has ALL three components, benefiting my Realtor partners in the following ways:

A. Our Service Means Referrals Back to You

When we receive a referral, the client's information is entered into my customized *MorDocs Client System (MCS)* which ensures that the client receives excellent customer service that is timely, accurate and, more importantly, consistent. We know the client will be completely satisfied with our services which, of course, reflect back on our Realtor partner. This customer service doesn't end on the day of funding but continues as long as the client desires it. This leads to repeat business and referrals back to you. To see what previous clients and Realtors have said about our services, please go to www.bobalexander.ca

*"...customer service...
is timely, accurate
and... consistent."*

"I have been in Real Estate for many years and I have used many mortgage brokers. But, I was usually disappointed with the results. Then I met Bob and I have never looked back! I know when I send my clients to Bob, they will get the best possible service and Bob always calls me to let me know how things are going.

Bob can do pre-approvals for mortgages quickly that allows me to work with my buyers knowing what they can and cannot afford. Bob is fun to work with. I know I can trust him to give both my clients, and myself, the professional and trustworthy service that we both need! Bob is the best!"

Nancy Richter, CIR Realty

B. 100% of Our Pre-approvals Have Funded

"Our pre-approval-to-close ratio is currently 100 percent."

Since few pre-approvals actually fund, most mortgage associates pay little attention to pre-approvals; they do little work on them and issue them haphazardly. I can't tell you how many clients we have helped with their financing after having been issued an ineffectual pre-approval by some one else. Our pre-approval-to-close ratio is currently 100 percent. What this means for my Realtor partners is that, if we issue your client a pre-approval, you can rest assured that you will not spend valuable time finding a client their dream home, only to have the deal go sideways because of financing.

C. Constant Communication for You and Your Client

This is one of my "hot buttons". In today's world, I find that I always have to follow up with service providers to get an update on things. They are providing a service to me, so why should I have to contact them to find out where things are at? Our team will keep you and your client fully informed through the initial financing process and after. Our MorDocs Client System (MCS) ensures this!

"Our team will keep you and your client fully informed..."

D. Ensuring Your Client Pays the Least Interest

We find that most mortgage associates are simply "order takers", blindly getting the client what they feel is the lowest rate without advising the client on the suitability of the mortgage product. Our team studies and reviews the economic trends, advise a client on which mortgage product will suit them best, and ensure that they pay the least amount of interest over the life of the mortgage.

"We...manage the client's mortgage for the entire term."

We also manage the client's mortgage for the entire term. This is facilitated with our MorDocs Client System in the form of our Mortgage Commentary as well as our Variable Rate Mortgage Watch. The Commentary is sent out twelve times a year and keeps our clients up to date on mortgage trends and the economics that can affect their mortgage. The Watch is sent out eight times a year (*the number of times the Bank of Canada reviews the Prime lending rate*) and helps advise variable rate mortgage clients on whether they should convert to a fixed rate mortgage or not.

Client and Realtor seminars are also held to help ensure that our clients and Realtor partners are fully knowledgeable about the mortgage world. We are also happy to hold joint seminars with our Realtor partners.

This after funding communication results in numerous referral business back to both of us.

E. We Know What the Lenders Want

Understanding different lender guidelines is crucial to be successful in this industry. Many mortgage associates use the "shot gun approach". They send out the client's mortgage application to multiple lenders and hope something comes back. This is wasteful and time-consuming. Lenders closely watch funding ratios and will give better service, products and rates to those mortgage associates that maintain high funding ratios. In some cases, lenders will cut off mortgage associates if their funding ratios are poor.

"Having a great relationship with lenders helps ALL involved..."

Having a great relationship with lenders helps all involved: the lender, the mortgage associate, the client, *and* our Realtor partners.

F. An Extension of Your Professionalism

It seems to me that, over time, high levels of professionalism and integrity in this industry have fallen by the wayside. I am a *Certified Management Account (CMA)* as well as an *Accredited Mortgage Professional (AMP)*. It takes years of experience and ongoing education to maintain these designations. We bring this high level of professionalism, integrity and knowledge to all of our dealings with lenders, clients and Realtor partners. This means that all clients will be treated as well as you would treat them yourself.

"I was introduced to Bob several years ago and asked Bob to work with my client who had a challenging mortgage situation. Bob delivered for that client in no time flat!

...I started directing more buyers to him, both "blue chippers" and problem cases. Bob took them all and delivered on every single one. Now I no longer parcel my mortgage business out – I just send it all straight to Bob. This is easier for me but, more important; I know that my clients are getting the best rates and service that are available. I expect a lot and Bob always delivers!"

Pat King, Maxwell Realty



Bob Alexander, B.Comm, CMA, AMP

MortgageDoctors.ca

bob@mortgagedoctors.ca

www.mortgagedoctors.ca

Facebook: <http://profile.to/mortgagedoctors.ca/>

P. 403.241.3949

C. 403.875.5270

F. 866.240.7951

VERICO Maximum Mortgage Inc

205 – 707 10th Ave SW

Calgary, AB T2R 0B3