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***One-stop  
Comparison  
Shopping For  
Mortgages***



# One-stop Comparison Shopping For Mortgages

By Heather Navarra, The Write Type



Independent and unbiased advice, along with access to the widest array of mortgage products, are two key components that ensure those who deal with the Mortgage Centre get the lowest rates and best terms available in today's market. But the critical factor for clients is the value that Broker Rowan Smith provides. His experience and professionalism combine with exceptionally responsive customer service, taking the hassle and worry out of the process. His customers are consistently thrilled with the results Rowan achieves on their behalf. Client feedback often describes the process as seamless and fast; customers are often surprised at the terms he can negotiate, even at their own bank.

"My name is my brand," says Rowan.

"My goal is to provide the highest level of personalized service with the fastest turnaround, so my clients will refer me to their family and friends. In order for that to happen, they have to receive outstanding results. As an independent mortgage broker, I am not tied to any specific lender. I have access to over 40 of the largest banks, trust companies and credit unions, as well as private funding. No matter where in Canada my client lives, I can present their mortgage needs to the broadest selection of lenders in the marketplace, to get the best mortgage rates possible. I can obtain approval within 24 hours – many applications even receive same-day approval." This independent approach ensures the best Canadian mortgage rates on residential mortgages, commercial mortgages, zero-

down mortgages, second mortgages, and any other mortgage financing his clients require.

Besides excellent customer service, another aspect that sets Rowan apart is his educational background. With a Bachelor's degree in Business Administration from Simon Fraser University and Kwantlen Polytechnic University, Rowan majored in Entrepreneurial Leadership. He went into banking, handling investments, loans and mortgages for a local credit union while honing his customer service skills and learning about the business. He began working towards a Certified General Accountants designation before recognizing his strengths and changing to brokering, then went independent in

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December 2005 and has never looked back.

Now an Accredited Mortgage Professional (AMP), through his education and experience, Rowan has developed the ability to see the 'big-picture' view of a person's financial situation, ensuring that each client's best interests are the focus of his efforts, both for the short-term and over the longer term. As his website says, 'Rowan works for you, not the lenders'. "I have been in banking and mortgages for nearly 10 years," he says. "I can help clients choose the best mortgage for their unique financial situation."

Continuing education, a required part of the AMP designation, ensures Rowan is up-to-date on all the products, trends and different ways mortgages can be put together. He is often able to offer products and packages that others don't even know of.

Another clear benefit of Rowan's service is the number of options available to clients. As a mobile mortgage broker, he can meet with clients wherever and whenever is convenient to them. He is available outside regular business hours, on weekends, and at times when traditional banks are closed. He provides service using traditional, face-to-face consultations or through high-tech methods, using a secure, online application process that is supported by the use of the latest technological tools: I-Phone, e-fax, virtual office, paperless filing systems, and more. "I enjoy

working with clients who are technologically savvy, have access to email and fax, and like service in a fast-paced fashion," says Rowan. "I am responsive to my clients on their timetable and in a manner that suits their lifestyle." Customers can call Rowan any time with questions or to get their application started.

Founded 15 years ago, the Mortgage Centre - Citywide has two locations and has grown to over 12 brokers who can serve clients located across Canada. As a national franchise and one of the largest 'super brokers' in the industry, the company takes advantage of nation-wide volumes. Because their relationships with lenders span the entire country, they enjoy preferential treatment and preferred rates.

Mortgages for a wide variety of residential properties can be arranged, including condominiums, townhomes and detached houses, rental properties and investments, recreational locations, as well as for raw land, businesses with land, and commercial properties. For renewals, clients consistently find that a call to Rowan results in a better rate. "Our customers quickly recognize the value of using a mortgage broker as an alternative to their bank for financing, as we really can get them the best package, best rate, and best terms," says Rowan.

Serving clients across BC, Rowan's ability to develop innovative solutions to meet customers' needs has become extremely

*Photography by Ryan Crocker*



valuable to his clients. “There are some situations, some houses, and some borrowers that banks just will not touch,” says Rowan. “Perhaps you are considering building a luxurious island getaway that is only accessible by private float plane. Perhaps you are trying to buy raw land just outside the middle of nowhere. Perhaps you are purchasing a business that earns substantial cash revenues but doesn’t fit the box that the banks want. Private loans help people purchase properties they otherwise might not be able to buy. I specialize in this area of lending.” For clients who need private money to fund a project or equity take-out under tight timelines, without the hassle of the banks, Rowan can provide a quick response.

The website at [www.mortgagelocator.ca](http://www.mortgagelocator.ca) drives over 35 percent of Rowan’s business. A bevy of free reports provide beneficial resources for clients, including important information for unique situations as well as the online application. The business also benefits from strong networking, which is used significantly and results in over half of all business. Rowan also undertakes targeted mail-outs and monthly newspaper

advertising.

With over half of business coming from repeat customers or referrals, it’s clear that Rowan’s efforts are well received by clients. Customers consistently sing the praises of his contributions, and their testimonials are a personal reward for his hard work, speaking to their confidence in him. His clients’ support has become a benchmark of his expectations for himself, which he consistently strives to live up to. He is respected in the industry both as an expert and as a professional. His reputation is at the core of his service.

“I love seeing how excited clients become when they get approved and know they are going to get their new home,” says Rowan. Experienced and trustworthy, his honest, unbiased advice and his business connections provide clients with complete solutions. “I have established a network of contacts that leads to seamless service for my clients,” says Rowan.

Dedicated and hardworking, Rowan has set both short-term and long-term goals to grow his business, supported by annual business planning that specifies the target for that year on an individual basis, and

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includes identifying where new business will come from and areas to expand. The annual business plan is shared with the parent franchise. An action plan describes the steps that will be undertaken to achieve his goals.

With his strong work ethic, it’s not surprising that Rowan’s business has grown substantially in just three short years, a tribute to his consistent follow-up and his customer-oriented approach. Easy to reach, Rowan is always responsive to his clients’ needs. And that spells success!