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Making Your Mortgage Magic!

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Susan Pimento loves being an Invis Regional Business Leader and the Mortgage Coach. She doesn't just help homeowners find the best mortgage, she also coaches them on how to make it disappear as quickly as possible. "At Invis, we make your mortgage magic," says Sue. "Now you pay it – now you don't!"

Educating people about ways they can become mortgage-free, shaving years and tens of thousands of dollars off their payments, are just a few of the services that Sue's team of Mortgage Coaches at Invis offers their clients. It

is a continuum of complete, worry-free service that begins long before the house hunter even places an offer.

"Buying a home can be stressful, especially in today's environment of bidding wars. We make sure our clients are completely prepared. We answer questions they don't even know they have," says Sue. "Once they have secured the property, we take care of everything – negotiating the best rates and terms, meeting all conditions, getting instructions to their lawyer – and we really pay attention to detail."

As independent mortgage brokers with

Invis Inc., the Mortgage Coach team members work as advocates for their clients, and the clients' needs are their top priority. They have no obligation to place mortgages with any given lender. Instead, they shop around to find the mortgage product that best suits the individual's circumstances. And in almost all cases, the services are free to the homebuyer, because most lenders pay Invis a fee for bringing new business to them.

Not all mortgage applications are straightforward, and the Mortgage Coach team is often presented with applications that do not fit the

standard qualification criteria. The self-employed, new Canadians who have immigrated from other countries, people who are purchasing investment properties or a recreational property like a cottage, people with credit challenges and other out-of-the-ordinary situations sometimes find it difficult to deal with traditional lending institutions. Many of Sue's clients come to her after being turned down by their bank, but she advises people who are being accepted by their bank to also check out what Invis has to offer. "Because mortgages are all that we do, we have become experts in knowing where to place all different types of applications, including commercial and second mortgages," explains Sue. "We help people get the best deal in town."

Sue is also able to secure home equity lines of credit, which she sees as a growing market. More and more people are using their equity for investment purposes and also to contribute to their retirement funds.

Another growing market segment is single women who are getting into the real estate market. Invis has focused on this demographic with advertising in *Chatelaine* magazine. Sue is one of the featured experts on a website called MoneyGirl which provides mortgage and financing information, with content specifically geared toward women [www.moneygirl.ca].

These targeted marketing tools have helped raise awareness of the services provided by Invis and Sue's Mortgage Coach team, as do the community-based seminars that are offered from the storefront location on Queen Street at Woodbine. The seminars are on topics of interest to homeowners and potential homebuyers – everything from mortgages to gardening. Part of Sue's aim is to get people in the door and feeling comfortable with



the Mortgage Coach team. "We enjoy being part of the community, and we want people to feel free to drop in and ask us questions," says Sue. She also hosts seminars because she believes strongly in empowering her clients by providing education and information that is relevant to them as a homeowner.

Sue has been servicing clients in the Beach area for over 10 years, and has developed an impeccable reputation. She started out selling real estate, and found that in the whole process of working with her clients, she really enjoyed the financing piece. That led her to a career at Canada Trust as a mortgage specialist, and then to TD Canada Trust as a mobile mortgage representative. Five years ago she moved to Invis, a company she chose because of its excellent reputation and its market position as the largest mortgage broker in Canada.

"Invis funds more mortgages than any other mortgage broker in Canada. That translates into the most competitive rates, and better and faster service, from lenders. Those are things that make a real difference to our clients," says Sue, who finds the work challenging at times, but also very rewarding. "I love

helping people finance their dreams." Using their expert negotiating skills, Sue and her team work hard to arrange mortgage solutions that make sense to each client. "I have learned through this job that it is not how much money you have, but what you do with it that counts," says Sue. And part of the strategy she recommends to every client is to find ways to pay their mortgage off as quickly as they can – making it disappear like magic!

Clients regularly return to the Mortgage Coach team when they move or when their mortgage is up for renewal, and they recommend Sue to their friends and family. In fact, 70% of her business comes from repeat clients and referrals. She has recently introduced a gratitude program, and gives every client who refers someone to the Mortgage Coach team a \$100 gift certificate as her way of saying thank you. Although she deals mainly with clients in the GTA, Sue is available to work with clients from across the province. "Our business is to find effective mortgage solutions for our clients, wherever they are located geographically," says Sue.

Networking has also been an effective marketing tool for the Mortgage Coach

team. "This business is a contact sport," says Sue. "The more contacts you make, the better." Sue is vice-president of the Pride Business Network, past president of the Bay Street Business Network, and is a member of the Condominium Network of Realtors. Her office manager, Lee Welbanks, who is also an Invis mortgage consultant, is president of the Referral Quest Beaches, The Links, and VP of Midtown Business Alliance.

Along with Sue and Lee, the Mortgage Coach team is made up of mortgage consultants Heather Paterson and Carrie Davidson, and Tahseen Quadri, who processes client files. All five have their Accredited Mortgage Professional designation and are members of the Canadian Institute of Mortgage Brokers and Lenders (CIMBL).

The five-member team has established an effective process that ensures each person is kept abreast of the status of each client file, and can answer any questions that the client

may have. The team approach allows them to process large volumes of business while providing individual service to every client.

It truly is a family atmosphere at Invis' Mortgage Coach team, so much so that Sue's spouse, Bonnie Pimento, provides ongoing management support services and even created the tasteful office surroundings specifically for her team. "Bonnie and I make a great team. We both do what we do best and support each other in our efforts. I don't know what I would do without Bonnie."

"We all operate with the same basic philosophy: we will always do what is best for our client," says Sue. "Our motto as Mortgage Coaches is 'We look forward to exceeding your expectations and feedback is always welcome.' There may be many places to get a mortgage, but there are few that will take the time to get to know the customer, what their needs are, and deliver a mortgage that will meet their needs not only today but as the mortgage matures."

That sense of concern and caring extends beyond individual clients to encompass the greater community. Sue helps raise money for the Toronto Rape Crisis Centre through an annual bowlathon. She and her team are also actively involved in a charity called Angels In The Night. A national initiative created by Invis, the charity raises money to purchase supplies and then chooses a specific date to deliver them to homeless shelters across the country. One night in early December each year, a fleet of Invisians in twelve major cities rent school buses and drive to various shelters to deliver the goods. Last year Angels In The Night raised approximately \$300,000.



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