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OTTAWA EDITION

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**Respect and Determination**  
**Credit True Success**

# Respect and Determination Credit True Success

*By: Suzanne Sharma*



Some people dream of success, while others wake up and work hard at it,” says Jill Craig-Arthur, a highly respected broker and franchise owner at Mortgage Centre Canada. True to her words, Jill is one of those rare individuals who appreciates the dedication and commitment that are required in order to succeed.

“I specialize in arranging mortgage financing, bringing the best rates and products to the public and educating my clients by offering mortgage solutions for every different financial circumstance,” says Jill.

At Metro City Mortgages Inc., a franchise of Mortgage Centre Canada, Jill uses her intelligence, compassion, and determination to their full potential. Today, Jill and her husband, Tony, have 100% ownership of both locations of Metro City Mortgages Inc., one in Ottawa and one in Belleville. However, Jill has traveled on a long and winding road in order to get to where she is now.

A country girl at heart, Jill grew up in Richmond, Ontario with her parents, June and Bill, and siblings, Scott and Kathi. Jill’s grandfather and mentor,

Angus Patterson always told her, “You can achieve anything you want if you put your mind to it.” And she did.

After attending Algonquin College, Jill completed university courses in Mortgages, Real Estate and Appraisals. In addition, Jill has her Brokers License and a High Performance Coaching Certification.

Jill pursued many different jobs in order to find her zest for life, including working as a travel agent, office administrator and in 1988, she became self employed as a bookkeeper.

It was then that Jill realized how

much she needed a change, but she still wanted a profession where she could converse and interact with people. A friend introduced her to mortgage brokering and she was instantly keen on the idea of helping people achieve home ownership.

In 1993, Jill became employed with Prestige Financial Services as a Mortgage Consultant and this was the start of her career in mortgages. She worked for Prestige for two years before moving on to Metro City Mortgages Inc., The Mortgage Centre. For five years Jill possessed 49% ownership as a partner. The turning point in her career arrived in September 2000, when Jill and her husband, Tony, achieved full ownership of the franchise.

The Mortgage Centre brand is highly recognized and well established. There are currently over 100 franchises across Canada and they have access to over 35 different lenders.

In truth, Jill's honest, trustworthy and devoted attitude have paid off. Metro City Mortgages Inc. has remained in the top ten franchise status across Canada for the past five years. This thriving company has also completed over \$100,000,000 in mortgage transactions in 2005 and expects to accomplish approximately \$150,000,000 in mortgage transactions in 2006. Jill's most recent achievement is the honour to be the first Mortgage Broker in Eastern Ontario to appear within Success Magazine.

Jill herself is an Accredited Mortgage Professional (AMP) and is part of the original group to receive this highly sought after designation through the Canadian Institute of Mortgage Brokers and Lenders. She is also an active member of CIMBL and the Better Business Bureau.

Jill attributes outstanding teamwork and excellent customer service as the key strategies to her company's success. "Our staff is like a family working together towards the same goal," states



Jill. "We take pride in putting our clients needs first. Superior service and knowledge are imperative. Customer service is not a department, it is an attitude."

In addition, Jill also credits exceptional marketing tools to helping her promote the business. A great deal of clientele is brought to Metro City Mortgages Inc. by advertising in Homefocus.com, Bell Yellow Pages, and a corporate website [[www.metrocitymortgages.ca](http://www.metrocitymortgages.ca)]. This flourishing company also utilizes a brilliant referral program called Stay in Touch. Jill believes a customer is not just a transaction, but they are a main source of future business. Clients come to Metro City Mortgages Inc. for advice and expertise. Satisfied customers generate new business just by word of mouth.

"I truly care about my clients, lenders and staff," says Jill. "I respect them as individuals and treat them as I would prefer to be treated. I also believe that continuing education and maintaining the necessary skills is key to success."

Metro City Mortgages Inc. believes in giving back to the community and is actively involved in several organizations

including Walk for the Cure hosted by the Breast Cancer Foundation, and an annual charity golf tournament for Make a Wish Foundation. They have received special recognition for their contributions to these charities.

One of the most difficult periods in Jill's life came in March 2000, when she was diagnosed with breast cancer. After six months of undergoing treatments, she became a cancer survivor, but it was during this trying time that Jill realized how short and precious life is. However, she continued to stay motivated and focused on working and training agents throughout her recovery. "With this experience I always carried a positive attitude and remained strong," says Jill. "I knew I could beat it. I still had a lot of life to live."

Jill's inspiration comes from two main sources. First, her husband, Tony. "My husband is my balance," says Jill. "If not for him, I would probably work all of the time. He has taught me to equalize work and play." Jill and Tony enjoy traveling and boating together. When time permits, Jill also enjoys shopping, gardening and decorating.

Secondly, Jill is inspired by the excitement of success. “There is nothing more exciting than congratulating someone on the purchase of their first home, or listening to a similar story told by one of my agents,” states Jill. “I am excited when my staff has achieved similar success.”

Jill attributes her people skills, communication skills, and patience as the key to her personal success. In addition, she always remembers to learn from past mistakes, while staying loyal to her agents. Jill truly enjoys working with her clients and offering them mortgage solutions in order for them to achieve their dream of home ownership.

By realizing the benefits of working as a team, Jill has managed to bring Metro City Mortgages Inc. to the height of their success. She is extremely proud of her dynamic team, which consists of not only agents, but administration staff as well. “The right people make the

difference,” states Jill. “Having positive and motivated individuals by your side breeds success for everyone.” Jill believes that the administration staff is the backbone of her business and she is often heard saying, “My Administrator, Sue McAllister, is my right arm.” Jill believes that if not for Sue working by her side, the company would not be where it is today.

In addition, Jill makes sure to offer products that suit the ever changing marketplace. A wide variety of lenders provide Metro City Mortgages Inc. with the best interest rates and products on the market. By having the most up-to-date services in today’s technology driven world, this thriving company has brought their customers complete satisfaction.

In the future, Metro City Mortgages Inc. hopes to remain one of the top franchises in Canada, while also being recognized as one of the most respected brokerage firms in the Ottawa area.

By surrounding herself with positive people, Jill has acquired success beyond many of her dreams. As a firm believer in motivational material and phrases, Jill utilizes them in her work and at home. Using one of her favourite quotes, Jill says, “Excellence is the result of caring more than others think is wise, risking more than others think is safe, dreaming more than others think is practical and expecting more than others think is possible.” Keeping that in mind, it is apparent that this caring and determined individual is cruising her way through life’s journey.

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