

# *Profiles of* **SUCCESS** *in Business*

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**Mortgage  
Financing  
Designed  
Around You**



# Mortgage Financing Designed Around You

*By Heather Navarra, The Write Type*

For an architect, introducing flair and creativity into their designs is often the foundation of their success. In the world of mortgages, those are apt descriptive words for the focus of Mortgage Architects, a company that consistently designs innovative mortgage solutions for clients. With Joe's expertise and objective advice, each client's needs are met with a mortgage product that best meets their financial objectives, providing exceptional results that build financial security. A custom mortgage plan is developed for each client based on their individual requirements and long-term goals.

The mortgage brokerage industry currently handles over one-third of all mortgage transactions. Although

the industry is very well established in Canada, there still are many Canadians who do not take advantage of this free service that provides advice for what is probably one of the biggest purchases of a lifetime. Instead, they most often deal with their local bank, without the benefit of comparison shopping that could save thousands of dollars.

Joe Sammut has a wide target market that includes anyone in their 'mortgage years': those buying their first or next home, the self-employed (who often have difficulty getting mortgage financing because of their income situations), investment and cottage property purchasers, homeowners who'd like to tap into their equity for wealth-building opportunities, and those

who need to improve their credit so they can access lower lender rates.

There are no fees for consultations, planning or mortgage placement (on approved credit); the chosen lender provides the compensation for the service and solution, and only after the mortgage has closed. With access to over 50 lenders, including major banks, trust companies, credit unions and other national and regional lenders, Mortgage Architects knows which lender can answer the needs of any client's particular requirements. They have access to mortgage financing for almost any situation, including exclusive access to the products of a highly-responsive lender, myNext Mortgage Company.

But the most important aspect of their service is the expertise they provide over the long term. “I don’t just focus on the mortgage transaction and rate at that particular point in time,” says Joseph Sammut [Joe], who has ownership interest in the company. “I develop mortgage plans for my clients that often begin with their first purchase and that carry them to their next mortgage need, whether it’s for a trade-up home, real estate investing, vacation property or debt consolidation. I also keep in touch with my clients during their mortgage years with tips and strategies to help them save money and build wealth.”

Joe Sammut offers services across the Greater Toronto Area and has affiliates to service the entire country. Mortgage Architects has earned a reputation among lenders and the industry as a firm that only recruits top performers. Complementing their commitment to ongoing industry education, brokers stay ahead of curve while continuing to advance in the industry. Joe has two licensed brokers that make up part of a team of ten staff that includes underwriters, business development and client services personnel. Joe’s wife Andrea is an integral part of the team, acting as the administrator.

Canadian owned and operated, Mortgage Architects has assembled a highly experienced management team, with critical members recognized as industry leaders. Working in the industry since 1993, Joe has been with the company since its inception and is one of their top performing brokers. Founded in 2006, the company is majority-owned by their lead planners, a unique business model that is structured to help Canada’s best brokers participate in the growth and success of their company, while also motivating them towards success. “I’m here for the long haul,” Joe says. “I am dedicated to building a lasting organization.” The company consists of a number of ‘owner planners’ across the country, providing a national presence. Annualized volume has reached \$4 billion in just two years.

Joe uses a systematic approach to helping clients incorporate their mortgage into their overall financial plan. Credit advice is part of mortgage planning. For example, Joe can show buyers how to boost a low credit rating to ensure access to lower lending rates and increased interest savings. For equity-rich homeowners, one of the most popular strategies is tax-deducting a portion of mortgage interest by investing home equity into real estate or

other investments, to maximize overall long-term wealth accumulation. Wherever a client starts in the mortgage planning process, the objective is to ensure they have a customized plan that carries them



through to their next goal.

This extensive range of services is a clear factor in the rapid growth of the organization. Almost 75 percent of business now comes from repeat clients and their direct referrals, as well as referrals from realtors and other professionals (such as financial planners, insurance brokers and lawyers). These unsolicited testimonials sing the praises of the results achieved on behalf of clients, who are confident in the value provided by Mortgage Architects. As a full-service financial partner, the company has become the key element in their clients’ financial planning.

All marketing is done at the local level. Because



each community is different, planners get to know their communities, and then develop strategies that fit targeted markets. Supporting these marketing campaigns is the focus on providing exceptional results along with unsurpassed customer service, leading to clients that consistently provide referrals to family and friends, without hesitation. “Our focus is to meet our clients’ needs with such a high level of service that they are eager to refer us to those they know,” says Joe. “Our team has a common goal: to be the best. We stay in touch with clients to continually deliver information and services they value.”

The cornerstone of Joe’s contribution to the business is his integrity. He understands the value of performing ethically and honestly. Along with his knowledge and experience, the sincerity he brings to his role clearly demonstrates that he cares about the well-being of his clients. “The part of my job I enjoy most is getting to know my clients,” says Joe, “hearing their life goals, and providing my expertise to help them reach them.” Dependable and with a great sense of humour, it’s Joe’s ability to find creative

solutions for clients that sets him apart from the competition. Respectful and empathetic, he understands the fears and risks of buying a home, and he is available and eager to answer questions. He is reliable and puts his clients’ needs ahead of his own.

Giving back to the community is also important: Mortgage Architects supports Covenant House in Toronto and Vancouver, an organization that provides vital support to homeless teens. Individually, planners are generous supporters of both local and national organizations. “My wife and I support a child in Niger through World Vision and my wife also supports the local SPCA animal shelter with her time and donations.”

In 2007, Mortgage Architects was nominated for ‘Best Newcomer’ by the CMP Canadian Mortgage Professional magazine, an independent publication for the mortgage brokerage industry. In 2008, the company was nominated for both ‘Best Newcomer’ and ‘Best Brokerage’, with many of the company’s

## MORTGAGE ARCHITECTS

JOSEPH SAMMUT

SERVING GTA & SURROUNDING AREA

Tel 888-575-4403 x21

Fax 888-575-4404

Cell 647-224-5363

[www.mortgagegate.ca](http://www.mortgagegate.ca)

[joesammut@mortgagegate.ca](mailto:joesammut@mortgagegate.ca)

individual brokers honoured in both 2007 and 2008.

Joe Sammut and his team consistently demonstrate a true concern for the best interests of their customers. Their credo is to be “the best of the best”. Dedicated and committed, they are the top performers in the industry, and they are building an elite mortgage company with the highest standards and ethics. They are experts on the mortgage products available from a wide range of lenders, and this knowledge and the advice they provide are an important differentiation. Through their tenacity and perseverance, clients are consistently thrilled with results that deliver unprecedented financial success.