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LEADING THE  
WAY FOR  
MORTGAGES



# OMJ

MORTGAGE CAPITAL INC.



## LEADING THE WAY FOR MORTGAGES

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With an impeccable reputation, OMJ Mortgage Capital Inc. is leading the way in the mortgage industry. This independently owned and operated mortgage brokerage specializes in residential, commercial and construction financing. Their mission is to provide customized mortgage solutions to clients with a high degree of trust, knowledge, respect and convenience.

Husband-and-wife team Omid Jalili (President) and Masoum Jalili (Commercial Manager) take pride in the results they achieve on behalf of clients. Good credit or bad, discharged bankrupt,

*By Heather Navarra, The Write Type*

this talented team assures that funding for almost any situation can be obtained. In fact, Omid's tenacity has earned him the nickname 'Dr. Finance', reflecting his dedication to obtaining whatever his clients may need.

"We are one of the most active mortgage brokers in the areas of residential, commercial and construction financing," says Omid. "Our trademark slogan is, 'We work for you, not the banks', which means we represent our clients in negotiating the best possible rates, terms and conditions. We do this quickly and efficiently. We also

play the role of a consultant, particularly for business owners with start-ups. We consult with commercial investors, builders and developers in assessing the return on their investment."

Indeed, the variety of projects this company has arranged financing for and the long-term relationships they enjoy with clients are clear indicators of their success. Over 80 percent of business now comes from repeat and referred clients, who include real estate agents, home buyers, business owners, commercial investors, chartered accountants and

lawyers. Their Client Appreciation Program, with the slogan, 'We share our success with you', provides a monetary reward for clients who send referrals.

OMJ's staff clearly has exceptional qualifications. As licensed mortgage brokers, Omid has ten years of experience in the industry, while Masoum had over ten years as a Commercial Banking Manager with several financial institutions before joining OMJ three years ago. The company has developed extensive contacts with lenders. In fact, based on their volume of business, they are able to negotiate preferred rates and terms within extremely quick turnaround times. Access to private funds for second mortgages and construction financing has also been extremely valuable to clients.

Morteza (Morty) Sadeghi, OMJ's VP of Residential Mortgages, says, "Due to our large mortgage volume with various lenders, we enjoy preferred wholesale pricing on our residential mortgages.

don't have credit for their new business but, with their background and experience, we can assist with the business plan and projections."

Extensive experience clearly differentiates OMJ from its competitors. With access to both traditional and private funds, they have developed relationships with their contacts in order to negotiate better rates and terms for their clients. Their vast knowledge translates into better deals for their customers. "We know the right people to connect with to get what our clients need, with less conditions,"

we make sure the conditions are up to par. We always go that extra mile to provide clients with the right advice. Our goal is to achieve the best results we can for them."

Active all across the Greater Toronto Area (GTA), OMJ serves clients from their Markham office location. Mobile agents can also meet with clients at their own locations, and the website ([www.omj.ca](http://www.omj.ca)) includes an online application for funding.

OMJ has three departments: residential (which includes purchases, refinancing, equity takeout and debt consolidation),



This preferred pricing is passed on to our customers. There is a mortgage out there for every type of customer; packaging it and getting it approved is our strength." OMJ's slogan is, 'We lead the way'.

Masoum, with a Bachelor of Business degree (BBA) from the Schulich School of Business (York University) and a major in Finance, is also a Certified Management Consultant and a member of the Canadian Association of Management Consultants. For clients, these are extremely valuable credentials; Masoum can evaluate business plans, and suggest strategies for improvements to strengthen any weaknesses. "Most often, entrepreneurs

says Masoum. "We negotiate customized solutions for clients as per their individual financial needs."

Customer service is a core component of the company's approach: their focus is on looking after each client's best interests. They take time to do intensive due diligence, as each client has different financial needs. They obtain the necessary information to develop the right financing package for each client. "We take care of our customers from A to Z. From the time they sign the application until the funds are disbursed, we manage the process for them, helping relieve the stress. They don't have to worry about the details because

commercial (financing/refinancing properties such as apartment buildings, plazas, retail, office condominiums and office buildings, mixed-use such as storefront with apartments, medical buildings, hotels and motels, gas stations and arranging business loans) and construction financing (for custom-built homes, townhome projects, condominium projects, office buildings and any other type of construction).

The company's strength is built upon their ability to finance 100 percent of the hard costs for construction projects – unique in the business, but very valuable for clients who develop custom projects.

“Usually financing is a maximum of 70 or 75 percent of the hard costs,” says Omid, “but we can cover almost 100% of the construction hard costs through private syndication. We finance based on 65% of completion value of the project, which covers the full hard costs.”

“We are currently working on a number of special projects, including financing for a \$20 million commercial condominium project and an \$8 million residential condominium project, along with a \$6 million townhouse development,” says Omid. “We can also provide financing for even one single custom home, such as when builders or clients want to build a ‘dream home’. We have provided construction financing for a number of custom homes in locations such as

Lawrence Park, Forest Hill, Post Road, Avenue Road and in Willowdale.”

OMJ utilizes a variety of marketing media, including television advertising, Skyward Traffic on five radio stations, newspaper ads, the Business Exchange, bus ads, event sponsorships, charity events, websites (such as 411.ca and yellow.ca), Jewish community pages and ICI World Listings. They were a Gold sponsor for the Toronto Real Estate Board in 2006. Masoum writes a monthly, one-page financial article on commercial financing for the Business Exchange. Omid frequently appears on community and ethnic television stations providing mortgage/financial advice. The company acts as the financial advisor for a community TV station. Representing the founding principles of the business, their

slogans have even been trade-marked to ensure they remain exclusive.

As one of the top ten GTA mortgage brokers in residential, commercial and construction financing for volume of deals, the company continually receives awards, including the “Appreciation Award” presented by

the Mayor of Richmond Hill.

Charismatic and friendly, Omid is a people person; he quickly develops warm relationships with customers. They clearly appreciate his high level of service. “We truly care for our clients’ best interest”, he says. “We live in the same neighbourhoods; our kids go to the same schools and overall we care about the community we live in. We take pleasure in helping families own their homes. We also enjoy helping commercial investors obtain their dream investments, particularly the smaller mortgages under \$1 million where banks don’t have an appetite. We have helped many developers and builders in the past ten years to become successful with the right financing package.”

With their focus of keeping clients’ best interests in mind at all times, it’s clear that OMJ’s integrity sets them apart from the competition. They have formed a valuable network within the business community and with lenders. Their goal is to become the number one choice as a mortgage broker. With their expertise, sound financial advice and customer service that leads to outstanding client satisfaction, there’s no doubt that this company will continue to be a leader in this competitive industry.



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