

# Hopewell's preferred mortgage partners

Hopewell makes it easy to find, build – and afford – your new home in Edmonton. We can help you secure the best rates with your preferred financial institution – and when you work with one of our preferred mortgage partners, we'll even pay your legal fees!

Our preferred mortgage brokers work with many different lenders!

**BROKERS**



**RON LEFEBVRE** BENCHMARK MORTGAGES  
Mortgage Broker | 780.800.5500 | [ron@thinkbenchmark.com](mailto:ron@thinkbenchmark.com)

and



**BRANDON SCOTT** BENCHMARK MORTGAGES  
Mortgage Broker | 780.800.5500 | [brandon@thinkbenchmark.com](mailto:brandon@thinkbenchmark.com)

Why contact Ron & Brandon? They can work with you to compare the fine print between different lenders, regardless of your credit history or circumstances, and offers:

- 15+ years of combined experience in financial services in both Canada and the United States
- Access to over 20 different banks and mortgage companies
- Competitive mortgage rates, exclusive promos, and creative solutions
- Reliable and trustworthy advise with an extremely quick turnaround and response time
- Experience with first-time buyers, self-employed buyers, investors and buyers with no down payment
- Amongst the top-rated mortgage brokers in Edmonton



**JOSEPHINE CHAI** THE MORTGAGE MINDS  
Mortgage Consultant | 780.934.2424 | [mortgagebyjo@gmail.com](mailto:mortgagebyjo@gmail.com)

Why contact Josephine? Over 20 years of experience provides her with the knowledge and expertise to help home owners with a variety of different needs.

- Fluent in English, Cantonese and Mandarin
- Access to over 20 different lenders to get you the best mortgage available
- As a consultant, I work for you – not the lender!
- Qualified graduate with a major in Finance from the University of Alberta who has worked for many major financial institutions prior to becoming a mortgage consultant



**DAWNE MACPHERSON-MINDUS** MAGNUM MORTGAGE CORP  
Mortgage Broker | 780.278.3682 | [dawne@macphersonmortgages.com](mailto:dawne@macphersonmortgages.com)

Why contact Dawne? With over 20 years of experience in the real estate and new home sales industry, she has all of the background experience to help new home owners through the mortgage process from start to finish.

- 15+ years of experience as a licensed mortgage professional
- Access to a wide range of lenders to help everyone find the mortgage the best works for them
- Extensive knowledge of the real estate industry
- Edmonton is home which provides insight into the current market

Or, work with your preferred bank by contacting one of our partners below!



**FRAN JENKINS** ATB  
Mortgage Specialist and Builder Specialist | 780.722.2266 | [fjenkins@atb.com](mailto:fjenkins@atb.com)

Why contact Fran? She has over 30 years of experience with a range of clients and offers:

- Programs for clients who are self-employed, new to Canada or looking to build a new home while living in their existing property
- Specialization in builder mortgages with special promotional mortgage rates and products
- No application or appraisal fee
- Borrowed Down Payment program offered
- ATB offers instant service, quick approvals and creative financing options to help you find your dream home



**MARK HAUPT** CIBC  
Mobile Mortgage Advisor | 780.720.4826 | [mark.haupt@cibc.com](mailto:mark.haupt@cibc.com)

Why contact Mark? He's a top Builder Mortgage Specialist who is mobile, flexible and offers:

- A full, firm mortgage approval until you move in, without having to re-verify income or credit if there are no material changes to the mortgage
- Flex Down Mortgages if you need help with the first 5% down payment from borrowed funds such as a line of credit or loan
- New-to-Canada and non-immigrant programs where only a 5% mortgage down payment is needed, along with a valid work visa
- The option of mortgages through all three insurers – CMHC, Genworth and Canada Guarantee

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**VIVEK AHUJA** BMO

**Mobile Mortgage Specialist | 780.232.2573 | vivek.ahuja@bmo.com**

Why contact Vivek? Among the top 10% of BMO Mortgage Specialists, he speaks English, Hindi, Punjabi, Urdu and offers:

- Stated income programs for self-employed clients who have been in business for two-to-five years
- Experience handling complex files which include clients with past credit issues, previous bankruptcy/consumer proposals, and more
- Mortgage approvals at the time of condition removal, which are valid for three years provided there is no material change
- Help for poor credit with access to alternative lending solutions through B and C lenders
- Use of 100% income from client's existing property/primary residence to help them qualify for their new home financing without selling their existing home
- Over 16 years of experience in the mortgage industry



**PAM SCHERGER** RBC ROYAL BANK

**Mobile Mortgage Specialist | 780.267.5106 | pamela.scherger@rbc.com**

Why contact Pam? She is an expert in new home construction builds and offers:

- The ability, through RBC, to provide a guaranteed mortgage approval for the length of your home build, and interest rate holds for up to 24 months
- Access to branch partners to assist with all your banking needs
- The opportunity for life and disability insurance coverage at no cost during the construction of your new home
- Programs to assist medical professionals, self-employed purchasers, new-to-Canada purchasers, investors and more



**MATTHEW LING** SCOTIABANK

**Home Financing Advisor | 780.710.1983 | matthew.ling@scotiabank.com**

Why contact Matthew? He is committed to making your home buying dreams come true by offering fast service, competitive rates and innovative mortgage solutions right for you.

- Over 14 years mortgage industry experience
- Mathew is fluent in English, Mandarin and Cantonese
- Offers in-depth product knowledge and service
- Will provide tailored solutions to your unique financing needs



**LEANN SAGERT** SCOTIABANK

**Home Financing Advisor | 780.267.8475 | leann.sagert@scotiabank.com**

Why contact Leann? With more than 20 years of industry experience, she is committed to helping make your home buying dreams come true.

- Over 20 years industry experience
- Personal banking incentives and an enhanced level of service and contact
- Flexibility to help find mortgage solutions that fit your needs



**LIANA DIEN** SERVUS CREDIT UNION

**Mortgage Specialist | 780.918.0888 | liana.dien@servus.ca**

Why contact Liana? She has experience with builders, realtors and lenders and can make sense of even the most complex mortgage needs.

- Provides a sophisticated level of service and vast knowledge of the mortgage broker business
- Fluent in English, Cantonese, Mandarin and Vietnamese
- Can provide 5% cash back option
- Has over 30 years of mortgage industry experience



**MARCO TORTO** TD CANADA TRUST

**Mobile Mortgage Specialist | 780.932.7769 | marco.torto@td.com**

Why contact Marco? With over 14 years of banking experience he offers:

- Firm approval with no material changes prior to possession
- A Builder Capped Rate Program that protects you from interest rate changes for up to 24 months, plus TD's best rate within 180 days of closing
- Many products available, including solutions for credit-challenged individuals
- Complimentary life insurance, critical illness insurance and accidental insurance during the construction of your new home
- Deposit financing solutions, plus special programs available for new-to-Canada clients, first time buyers and professionals

**Why wait? With our experienced mortgage partners, you'll find the financing solutions you need – which makes it easier than ever to buy your brand new home with Hopewell.**