Brokers name the BDMs who make their world go 'round – or at least make it spin a little bit easier

**BUSINESS DEVELOPMENT** managers are much more than a cog in the mortgage industry machine. They're the link between brokers and lenders, the people who spend countless hours making sure that brokers get what they need and understand all of the products available for their clients – all while keeping everyone happy.

A good BDM can make all the difference when it comes to getting a deal done painlessly, and brokers know a good BDM when they see one. In CMP's first annual Top BDMs feature, brokers nominated their favourite BDMs, and they, along with the BDMs themselves, share how these professionals stay a cut above the rest.
UT YUE
Bridgewater Bank

For the past 11 years, Ut Yue has been a BDM at Bridgewater Bank, during which time she's gained a reputation in the industry for her honesty andstellar work ethic. A straight shooter, Yue works hard with brokers to provide the necessary information to get deals qualified. When others might simply call a deal dead in the water, Yue doesn't give up, guiding brokers through the process and providing advice on ways to get it done. "If I am not sure about an answer, I am not afraid to say, 'Let me find out and get back to you,'" she says. "I think brokers appreciate the honesty, good or bad. I am very transparent with my brokers, and if we can't do a deal, I try to help them find another solution."

Yue finds particular satisfaction in the alternative lending space. "Deals are more challenging — clients have often been turned down by other lenders, and people who are going through [difficult] life situations can still get a mortgage."

Yue's previous banking and alternative mortgage experience helps her succeed in this area since she's able to structure a deal and review important documents for brokers. "As a BDM, brokers are looking to you to help them in regards to your company policy and guidelines," she says. "My underwriting knowledge is key to my success, since I am able to help my brokers with the full application from beginning to end."

Her broker partners agree. "She sets the bar high for how a BDM should work," says Rob Puccenello, a broker with The Mortgage Centre. "She is a key resource. Her knowledge and drive to get things done are key ingredients in us sending Bridgewater deals."