SPECIAL REPORT

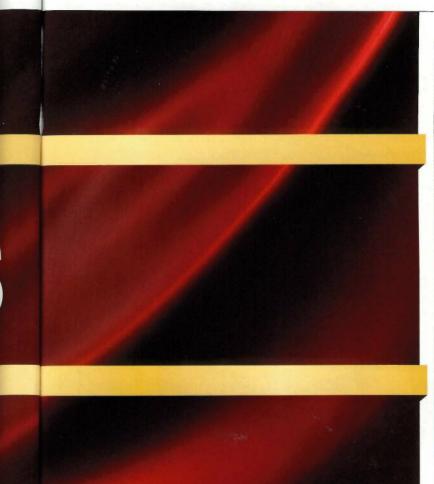
These 25 professionals – named by their broker partners – are shining examples of what makes a great business development manager

A BUSINESS development manager can be a broker's greatest ally – and having a skillful BDM by your side can make a night-and-day difference when trying to secure financing in today's evolving mortgage environment.

For the second year in a row, the broker community came together to nominate the industry's top-performing BDMs. Brokers told *CMP* what makes their BDM the best the mortgage industry has to offer, while the BDMs themselves shared the strategies behind their success and offered their take on the best formula for a winning broker-BDM partnership.

TOP BDMs INDEX

COMPANY	NAME	PAGE
Alta West Capital	Tim Hurlbut	36
B2B Bank	Domenic Ciaravella	28
Bridgewater Bank	Sophia Jessa	25
CMLS Financial	Sam Samadi	31
Equitable Bank	Prakash Bector	26
Equitable Bank	Suzanne Fleur de Lys-Aujla	34
Equity Financial Trust	Steve Futyer	34
First National Financial	Richard Richards	32
First National Financial	Jose De Santos	28
First National Financial	Livia Pellegrino	36
Fisgard Asset Management Corporation	Reaza Ali	27
Fisgard Asset Management Corporation	Hali Noble	36
Home Trust	Mike Ayoub	33



COMPANY	NAME	PAGE
ICICI Bank of Canada	Bonny Clarke	30
MCAP	Corey Massi	29
MCAP	Laura Cook	26
Merix Financial	April Morin	31
Merix Financial	Jessica Fitzpatrick	32
Optimum Mortgage	Jackie Matthew	35
Paradigm Quest	Kate Arviko	28
RMG Mortgages	Carlo Parise	26
Scotia Mortgage Authority	Ron Gronkowski	32
Scotia Mortgage Authority	Pino Mucci	34
Street Capital Bank of Canada	Donna Rachel	37
TD Canada Trust	Christian Mortier	26



SOPHIA JESSA

Bridgewater Bank

Sophia Jessa's mortgage career started in 2003 when she began underwriting at CMHC, where she took on progressive roles for the better part of 12 years. During her time as an area manager at CMHC, she worked closely with most banks and lenders, developing an intimate understanding of their challenges and opportunities.

Keeping up-to-date with policy changes has been integral to Jessa's success in 2017: "I focus on being proactive, sharing what I'm learning and being open about the conditions that could impact a deal," she says. "I work hard to be an expert resource for my brokers."

Jessa's previous underwriting experience also gives her a keen awareness of the impact market conditions can have on her brokers and their clients. "I have personal relationships with my brokers," she says. "I understand and care that they are trying to do their best, and [I] provide them with the tools to do their best. Understanding how to package a deal, how insurers approach a deal and how to mitigate risks helps me coach my broker clients every day."

Aware that personal service goes a long way – especially in this industry – Jessa strives to go above and beyond with her relationships. "Whether it's volunteering with my brokers or [making] education visits, I want to help them be successful however I can," she says. "I really treat my brokers like friends and hope they find me easy to talk to and approachable."