

**PRIVATE
MORTGAGE
BROKERING IN
ONTARIO**

1ST Edition

Joseph J White

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I would like to thank all those in the private lending field, of which I've belonged for much of my career, for their dedication to assisting their clients in an ethical manner, while providing fair returns for themselves and their investors. This book is a testament to how ethical mortgage brokering is beneficial to all involved.

For this book, I've relied heavily on guidance from the Financial Services Commission of Ontario (FSRA), who have proven themselves to be dedicated to the success of the mortgage brokerage industry, as well as the other sectors in which it regulates. With a focus on consumer protection while fostering a competitive marketplace, they have, in my humble opinion, done a wonderful job. You'll see their full mandate and values within these pages.

About the Author

Joseph J. White is the founder and President of the Real Estate and Mortgage Institute of Canada (REMIC), the Association of Mortgage Investment Professionals (AMIPROS), and the Fraud Prevention Centre of Canada (FPCC), a national charity dedicated to the prevention of fraud. Mr. White has been a staunch supporter of the mortgage industry since 1988, when he began his career as a mortgage agent, and in the mortgage lending sector of the industry he has held positions as National Sales Manager and VP of Sales with two national mortgage lenders.

In the industry's mortgage brokering sector he is a licensed mortgage broker and has been a partner at a successful mortgage brokerage, manager at two national brokerages, principal broker at a commercial brokerage, founder of a mortgage investment corporation, and is owner and principal broker of his own boutique brokerage. As an educator, Mr. White has personally instructed over twenty thousand students since 1996, many of whom are now leaders in the industry. During his years at Seneca College he was a professor, program coordinator, subject matter expert and winner of the Excellence Award for exceptional leadership. In addition to having developed several courses for Seneca College, including the first mortgage broker education program in Ontario's history, he designed the mortgage agent course currently used by REMIC and Ontario's colleges. Mr. White has written two textbooks used in the mortgage industry and by over 20 Ontario colleges, with over fifty thousand copies in print, as well as several business focused books and e-books.

Mr. White has made significant contributions to the growth of the mortgage industry. When he began his career in teaching, 120 students per year were taking the mortgage agent course. Because of his passion and dedication to helping those who want to make mortgage brokering their career, REMIC has become the largest mortgage educator in Canada, teaching over 10,000 students per year.

Mr. White was inducted into the CMP Mortgage Hall of Fame in 2019.

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