

Dale Koeller

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I am eager to put my name forward in the election to serve as a member of the Mortgage Brokers Industry Council at RECA. My experience and outlook demonstrate my suitability for this role.

I have been an industry member since 2001 and licensed as a mortgage agent since 2004. I served as a Director of the Alberta Mortgage Brokers Association in 2014-2015. As a Senior Underwriter and now Chief Risk Officer, I am actively involved in compliance management and updates for company policies and procedures, ensuring adherence to all regulatory and legislative requirements in Alberta and Ontario. I am responsible for maintaining the Mortgage Brokerage and Mortgage Management policy for Alberta and the Mortgage Administrator's policy for Ontario.

Calvert Home Mortgage is celebrating 50 years and was involved in founding the of AMBA. We are proud of our long-standing involvement, with two family generations of AMBA Board Membership. As a licensed mortgage broker and active lender in Alberta and Ontario, I have had the opportunity to compare different regulatory frameworks. I understand the benefits of self-regulation in Alberta and am committed to contributing to this regime, ensuring professionalism, public protection, and integrity of our licenses.

As an operator of a mortgage investment corporation, I interact with various regulations, including securities and income tax requirements. This equips me with a comprehensive understanding of the mortgage brokering landscape and the responsibilities to the public, government, and shareholders.

In my career, I have excelled at interpreting and applying regulatory and legislative requirements. I have also been responsible for training and maintaining standards and accountability to these requirements. I believe that Council will be well served by members who are knowledgeable about existing regulatory requirements and how they have improved over time.

Governance is crucial to the health and functioning of any organization. I have served on the Alberta Mortgage Broker Association as a Board Member, am a Founder and Board of Directors Member of Simplicity Global Solutions, serve as the volunteer Executive Director for the Charitable Foundation of the Family, and have served on the Board of Directors for Calvert Home Mortgage Investment Corporation. My experience with various boards will serve me well in a Council setting for the Mortgage Broker Industry.

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Additionally, I have been licensed as a Real Estate Agent since 2009. While I have never been an active industry member, this education and experience are valuable in my application of regulatory understanding and the public's experience with other licensees. We need diverse voices and perspectives at the table to understand how the public perceives the various actors in real estate and secured mortgage lending. I have maintained my Real Estate Agent license in Residential, Rural, and Commercial areas.

Throughout my career, I have nurtured relationships with industry leaders involved in various business models and expertise in mortgage brokering. This is essential in gathering perspectives on how best practices and regulations will affect practitioners and consumers.

I believe that responsible and professional conduct rules will protect our industry and support consumer choice. The personalized service that mortgage brokers provide has been central to my career, and I am proud of the role we play for our clients. I am also aware of the potential negative impacts of transactions on the public and industry members. We must commit to improving and supporting public trust in licensed practitioners by ensuring a strong level of base competency and knowledge.

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