I am honored to submit my candidacy for the Mortgage Broker Council of the Real Estate Council of Alberta (RECA). My driving passion is to raise the professional standards of our industry so that every mortgage broker can take pride in their work, and every consumer can trust the guidance they receive.

My career has given me a front-row seat to both the strengths and the shortcomings of our profession. I have seen brokers go above and beyond for their clients, acting as trusted guides in life-changing financial decisions. But I have also witnessed the other side: misconduct in the form of bullying, inappropriate behavior, and even sexual harassment. These issues have come not only from clients but, at times, between brokers themselves. Such behavior undermines the integrity of our profession, erodes public trust, and diminishes the pride we should all feel in being mortgage brokers.

These experiences have strengthened my resolve to advocate for higher professional standards. If elected, I would work to promote initiatives that emphasize respect, accountability, and ethics as cornerstones of our profession. This includes strengthening education requirements, ensuring ongoing professional development, creating clearer expectations around conduct, and creating stronger accountability mechanisms.

My vision is for an industry where professionalism is not simply about meeting a minimum bar, but about striving for excellence. Mortgage brokering in Alberta must be recognized as a profession where misconduct is not tolerated, where brokers are empowered to speak up, and where consumers can be confident they are dealing with individuals who put their best interests first. To do so, I believe that collaboration is essential; we must listen to the voices of brokers across Alberta, understanding the challenges they face, and creating practical solutions that reflect both industry realities and consumer needs.

Alberta's mortgage industry is facing significant change: affordability challenges, new technologies, evolving lending practices, and greater public scrutiny. We cannot afford to let misconduct or unprofessional behavior weaken the progress we are making. Instead, this is our opportunity to lead with integrity, strengthen public confidence, and show that mortgage brokers are professionals consumers can rely on.

## If elected, my priorities will include:

• Strengthening education and licensing standards so that brokers enter the field prepared not just technically, but ethically.

- Embedding professional conduct training into ongoing education, ensuring respect and integrity are treated as core competencies.
- Supporting clear, fair processes to hold individuals accountable when misconduct occurs.
- Promoting a culture of respect that protects both consumers and brokers, creating safer, healthier workplaces across the industry.

I am running for the Mortgage Broker Council because I believe in the potential of our industry. By raising standards, both technical and ethical, we can ensure that every broker has the tools, the training, and the culture of respect they need to succeed. I am passionate about creating a profession where excellence is the norm and misconduct has no place.

Thank you for considering my candidacy.