

MORTGAGE BROKERS

Brokerage industry leader CWB Optimum Mortgage

The leadership team at **CWB Optimum Mortgage** is obsessed with their employees' success

CWB OPTIMUM MORTGAGE is an alternative residential lender, dedicated to the broker channel and their clients. As an employer, it is focused on providing an empowering and supportive workplace, and as an industry leader it wants to encourage others to thrive and grow. Marcia Lindberg, director national sales and marketing, is keen to show what sets CWB Optimum Mortgage apart from other lenders.

"We are a division of a Schedule I Bank, CWB Financial Group. Why is that important? Well, your clients are safe with us as we don't require investment money to fund or sustain our mortgages."

Optimum products offer solutions for those clients with untraditional income types, and they have a strong focus on business for

Tell me the story

The entire team at CWB Optimum Mortgage prides themselves on their customer service; they are highly responsive to calls and emails, something that seems so simple yet makes a big difference in setting the company apart within the industry. The team is also great at structuring deals, has strong credit acumen, and has a knowledge of the competitive landscape that is second to none. Indeed, if Optimum is not the solution, the team will continue to help find the best result for the client.

"Optimum is a 'tell-me-the-story' lender and takes a personalized approach to every deal to customize that solution. We care about the end client and treat each deal as if it were our own."

Mortgage are being nominated at the Canadian Mortgage Awards for categories such as Lender BDM of the Year and Underwriter of the Year.

That Optimum is a great place to work was further highlighted when the company was ranked at number 20 on the 2022 Best Workplaces in Canada list, the third year it has been featured.

Lindberg says, "We have several committees for our 120 [people] at Optimum that help us connect, recognize, educate, and engage."

Focus on alternative lenders

The company is keen to ensure that alternative/B lenders are at the forefront of brokers' minds when dealing with clients who may now be finding themselves requiring alternative solutions after previously only requiring mainstream products. Lindberg discusses how her role supports this.

"My role allows me unique insight into what is happening in the market and competitive landscape, and then to provide direction to our marketing, sales, and internal teams on where we may need to pivot or focus our attention."



"Your clients are safe with us as we don't require investment money to fund or sustain our mortgages"

Marcia Lindberg, CWB Optimum Mortgage

self. The company prides itself on being there to help those clients that need a financial leg up, and the team employs a common-sense approach to find a personalized solution for each client. All CWB Optimum Mortgage products offer multiple features such as accelerated payment frequencies to help clients pay their mortgage down faster.

"We have one of the best prepayment privileges in the industry, and our penalties are not calculated off the bond rate, nor do we need a bona fide sale to break a mortgage."

Employees valued

Optimum says on its careers page that it is "obsessed with your success," a claim that is backed up by being named Employer of the Year at the 2022 Canadian Mortgage Awards.

It recognizes that providing a great service starts with a great team and works hard to maintain a supportive, respectful, and rewarding workplace. It encourages employees to be themselves and welcomes and supports diversity and creativity. Year over year top talent from CWB Optimum

Canadian Mortgage Awards sponsor

As a leader and supporter of their industry, CWB Optimum Mortgage sponsors the Brokerage of the Year award at the Canadian Mortgage Awards for brokerages of 25 or more employees.

CWB Optimum Mortgage is a company that invests in its employees and gives back to the industry. It wants to find solutions for its clients and brokers. This internal investment gives their fantastic team the motivation, experience, and products to do so. **CMP**