

From: Bart Chapman [bartathome@rogers.com]
Sent: January 12, 2011 5:24 PM
To: MBCE
Subject: CE Consultation for the Mortgage Broker Sector

As a Real Estate Broker of 25 years I find that raw and practical experience of properly conducting business on a regular basis keeps one informed with respect to knowledge of ones own industry. Having said that my experience also is that once licensed practitioners can become archaic in the way of doing business by simply not being fully involved on a regular basis. Therefore updating has its validity.

4 to 6 valuable hours per annum I would consider adequate if one can demonstrate consistant involvement.

If FSCO wants to eliminate some huge headaches DO NOT follow the lead of reco with respect to over interpretation of agency and who works for who...

Interestingly I am envolved in yet a 3rd certification/licensing body who is seriously looking into accreditation for being consistantly envolved so half your required credits or hours can be achieved through experience.

Bart Chapman
Mortgage Broker and Real Estate Broker