

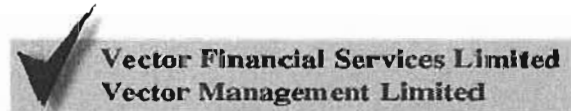
**From:** Mickey Baratz [Mickey@vectormanagement.com]  
**Sent:** January 26, 2011 4:01 PM  
**To:** MBCE  
**Subject:** CE Consultation for the Mortgage Broker Sector

The proposal overall is fine.

If we mirror the evolution of other professions it is fair to assume that, eventually, the Mortgage Brokerage community will be;

- Self-regulated, and
- Specialized

I would like to see emphasize on self-regulation (self discipline, licensing, accreditation, etc.) as well as mechanism through CE and accreditation procedures to recognize and differentiate between the various sub-specialties of our profession, e.g. as between residential and commercial transactions, high vs. low risk, industrial vs. retail securities, etc.



**Mickey Baratz** FSC0 Lic.# M08000714

**Phone:** 416-483-8018 ext. 233

**Fax:** 416-483-9763

**Cell:** 416-986-3688

**Email:** [mickey@vectormanagement.com](mailto:mickey@vectormanagement.com)