

making a
difference...

Nolan Matthias, co-founder of Mortgage360, is also a published author.

Golf Balls Don't Float and *The Mortgaged Millionaire* offer insightful and useful knowledge.

"I wrote *The Mortgaged Millionaire* because the advice my parents were given was to pay your mortgage off as fast as you can. That was the philosophy then, but today we're getting much lower mortgage rates," he explains.

The book provides information on how money accumulates and how interest works better if you are earning it rather than paying it off.

Readers will also determine their financial personality type and how to use it to their advantage.

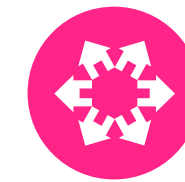
In *Golf Balls Don't Float*, Nolan presents 72 life and business lessons derived from the golf course. Through anecdotes from both on and off the course, he explains what it takes to live a fulfilling and rewarding life.

In addition to writing books and helping people find the best mortgage, Nolan is the youngest mortgage associate ever invited to join Mortgage Architects as a Lead Planner, an honour bestowed on only the most successful and well-respected mortgage brokers in Canada.

He is also a director with the Calgary Downtown Progress Club.



CANDICE WARD / SPECIAL TO THE CALGARY SUN



MORTGAGE
360™

Mortgage360

NOLAN & JEN MATTHIAS

One would think the focus of a company called Mortgage360 would first and foremost be on loans, but something else actually tops the list.

The spotlight is on people. Every decision at Mortgage360 is made with the client in mind.

That purpose makes going to work continually enriching for co-founders Nolan and Jen Matthias. Partners in life, with a new son and also partners at work, they created Mortgage360 specifically with their vision of how clients should be treated.

From the first point of contact with the staff at Mortgage360, it's clear they do things differently. They don't just help homeowners get a mortgage — they allow them to choose the one that best meets their needs after arming them with knowledge.

"We empower our clients with education," says Jen.

Homegrown in Calgary, Mortgage360 was designed around working as a team, not as a company that houses individual mortgage professionals.

That decision changed the way they look at the business, turning the focus directly on what most benefits the client. While they may be in the mortgage business, their ultimate job is to help people.

"We guide the process. The client makes the decision," Nolan says.

At Mortgage360, the client is shown the rate sheet, previously unheard of in the industry.

"We want our clients to be completely informed," he adds.

And what surprises many is that the rates aren't necessarily the most important factor. By explaining the details of each mortgage from each lender, some crucial differences come to light, such as payout penalties and portability.

"We really do our research on each lender so that we can fully inform our clients and ease the process for

them," Nolan says.

Mortgage industry jargon is explained in an understandable way so that the client feels completely comfortable in making their choice.

"We do this on a daily basis, so we know what to look for that might be a red flag," says Jen.

Seeing how Nolan and Jen relate to clients makes it obvious they are doing what they love. Yet they were originally pursuing different career paths when they both found their passion.

While earning his economics degree at the University of Calgary, Nolan got his mortgage licence in order to work part-time. But after finishing his degree, he realized he had already found his niche and made the shift from working part-time in his chosen field to full-time.

Jen planned to become a teacher until she discovered that helping people get a mortgage and into a home was the perfect fit for her.

"I worked in the real estate industry for about six years before I became a mortgage broker because the need was there. I found out right away that I loved it," she says.

"I get to meet tons of people and no file is ever the same. For me, the best part of my job is the relationships. Getting the right financing can be a stressful situation for people and we never treat anyone like they are number. We want to make them comfortable and in the end, it should be an exciting process."

She recommends that before people start house hunting, they visit a mortgage professional to find out how much they qualify for and to have a rate hold in place.

To learn more about Mortgage360, visit www.mortgage360.ca