



LOOKBACK | MAGAZINE



15TH ANNIVERSARY EDITION

**Celebrating Our
OG Brokers**
The Foundation of Q

**Milestone
Anniversaries**
10 and 5 Years

Hawaii Conference
Aloha Q! A 15th Anniversary
Extravaganza

**Q Recognition
Awards**
Honouring Excellence

+ MORE!

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15TH ANNIVERSARY EDITION



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15 YEARS
STRONG
ONE
UNSTOPPABLE
TEAM

A MESSAGE FROM PAUL AND TODD

We've had so many memorable moments, from conferences around the continent to slo-pitch winners (and losers). So many laughs and smiles...

A huge thank you to everyone who has joined us and stuck with us through the years. It has been so incredible to watch the Q family grow!

What a journey it's been!

From those early days of brainstorming sessions in small conference rooms to our overseas conferences, we've shared countless memorable moments.

To every one of you who has joined us, who has stayed with us, and who has contributed to our Q family, we extend our deepest gratitude. It has been nothing short of incredible to witness our team grow and succeed over the past 15 years.



COMMUNITY KEY

A BEACON OF HOPE IN TIMES OF NEED



We all have that one person we trust implicitly. A neighbour, a family member, or a dear friend. Someone who holds the spare key to our home, watching over it when we cannot. Community Key embodies this very spirit of trust and unwavering care, stepping in to support families during the most challenging times of their lives.

Our mission is both simple and profoundly powerful: to ensure that families with critically ill or seriously injured children can remain by their child's side without the overwhelming stress of rent or mortgage payments. We provide immediate, life-changing support, allowing parents to focus entirely on what truly matters — family. In 2024, we provided close to \$47,000 in vital support to 27 families, marking one of our most impactful years in terms of financial assistance. Since our inception in 2015, we have provided over \$312,000 to 184 families across Western Canada. Every single dollar raised goes directly to those in need, thanks to our entirely volunteer-based operations. This year, Community Key grew even stronger with the addition of four new board members, significantly expanding our reach and impact.

What sets Community Key apart isn't just the numbers;

it's the families, the challenges they face, and the strength they show every single day. In 2024, we were honoured to help families like the Garcias, the Veltings, and the Hemrajs during some of the most difficult times in their lives.

Moving to a new country is hard enough, but for the Garcia family, nothing could have prepared them for their son Yhadiel's diagnosis of Acute Rheumatic Fever and Valvulitis. With both parents needing to step away from work to be by his side during multiple surgeries and hospital stays, the financial burden quickly became overwhelming. As newcomers to Canada, their options were limited until Community Key stepped in to help with their housing costs so they could focus on their son's recovery.

For the Velting family, their journey has been long and filled with ups and downs. After beating cancer once, their son Sawyer relapsed multiple times, most recently in 2024. With both parents unable to work full-time due to Sawyer's ongoing treatments and hospital visits, we were able to provide much-needed housing support so they could stay focused on their family.

And then there's Malachi Hemraj, a resilient toddler living with end-stage renal disease. Born with severe kidney and lung complications, Malachi now relies on daily dialysis and constant care. Both of his parents have had to stay home to manage his treatments and frequent hospital visits. Thanks to the people who came out to swing the bat, we were able to ease part of their financial strain through housing support.

These families, and many others like them, are the reason we do what we do. Thanks to the generosity of our donors, Community Key was able to make a meaningful difference in their lives when they needed it most.



Our Why

Our two signature events, the annual softball tournament and the inaugural ladies-only 9-hole golf tournament, were both resounding successes.

Each event raised over \$20,000, but more importantly, they brought our community together in a powerful display of solidarity and support for families facing unimaginable challenges.



Swinging for a Cause: The Community Key Softball Tournament



In June 2024, the industry came together once again for the **Community Key Softball Tournament**, an annual event filled with competitive spirit, camaraderie, and a commitment to giving back. Hosted at **Calgary Industrial Diamonds**, the tournament raised over **\$20,000 for Community Key**, one of the highest-tallied fundraising events for the charity since its start!

A History: Over 15 years ago, Quantus co-owners, **Paul Bojakli** and **Todd Fralic**, would bring the team together for a quarterly sales meeting. After the meeting was done, the team took to the diamonds to play the rest of the day.

Since that first game, the tournament has become something of a legend in the mortgage industry, with the co-owners battling each year to win the QMS Invitational Cup.

However, three years ago, the QMS was changed to CK when the tournament became a pillar fundraiser for the charity. While the name may have changed, the fight between Bojakli and Fralic for the cup didn't... until this year.

6
Teams
100
Attendees



SHAKING IT UP

This year brought an exciting shake-up to the tournament. While Bojakli and Fralic have long dominated the final game, 2024 saw two powerhouse teams step up: Team Blue, led by **Tiffany Pedersen** (Strive Capital), and Team Green, led by **Rio Pisony** (The Rio Deal Inc.). In a shocking turn of events, Fralic's team narrowly missed the finals, marking the first time in over 15 years that neither Bojakli nor Fralic played in the championship. In a thrilling finale, Team Blue clinched the title, taking home the Community Key Invitational Cup and 2024 Team Champ Hats.



THE BEGINNING

The first official team photo of the QMS softball tournament. Over 15 years ago, the Q team came together for a quarterly sales meeting. After the meeting was done, the team took to the diamonds to play the rest of the day.

SWINGING FOR A CAUSE

The tournament excitement began at The Hidden Spot YYC with an opening ceremony that set the stage for some serious competition. Attendees played in The Hidden Spot Olympics, where they had to participate in five games in an attempt to get the highest score possible (or lowest, depending on the game).

Bojakli, couldn't resist the allure of the games, especially the Punching Bag. He was spotted spending his dollars in a fierce battle to beat his top score. Sadly, he still couldn't beat out the top score from Quantus Broker, **DonRay Santiago**.

Leading the charge was Santiago, with an impressive score of 899. Close behind was **Eric Charney**, Quantus Underwriter, scoring 887, followed by **Jason Boyd**, Business Development Manager at **FCT**, with 793. Boyd also claimed the title for the lowest men's score overall on the Motorcycle Game with a lightning-fast time of 1:21.



ON THE LEADERBOARD



The women's leaderboard was dominated by Quantus Brokers. Allorah Ostoici took the top spot with a score of 841 thanks to her strength on the punching bag. Jaiden Jensen scored an awesome 774. And Jacqueline Jeffries rounded out the top three with 680. Jeffries also secured the lowest women's score on the Motorcycle Game with a time of 1:21:23, proving the competition was fierce on both sides!



**TO THE FAIRWAY
AND BEYOND!**



A Hole-in-One for Community Key

Something special unfolded at The Crystal Ridge Golf Club in the fall of 2024 with our first-ever Community Key Ladies-Only 9-Hole Golf Tournament. Women tee'd off together for a wonderful cause on a picture-perfect autumn afternoon.

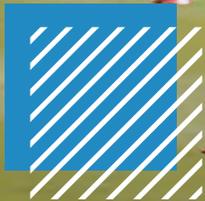
C o m m u n i t y K e y

Ladies-Only Golf Tournament

From seasoned pros to first-time golfers, laughter echoed from every hole as our players enjoyed an unforgettable day on the greens.



Games Galore on the Green



ONE OF A KIND TOURNAMENT

For years, we tossed around the idea of hosting a charity golf tournament, but it had to be different. We imagined an event set in late fall, filled with fun, where absolutely anyone could step onto the fairway and feel welcome. In 2024, that vision came to life as the first-ever Community Key Ladies-Only 9-Hole Golf Tournament.

This tournament broke away from the traditional golf tournament mold, bringing together both experienced golfers and first-timers in a fun and relaxing atmosphere. Judging by the overwhelming calls to do it all again, it's safe to say we hit the sweet spot.

MORE THAN GOLF

DRIVING CHANGE



In 2024, we provided close to **\$47,000** in support to **27 families**. This was one of the biggest years in terms of financial impact since **2015**.

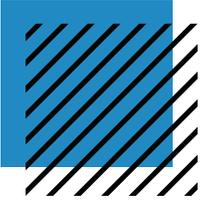
At one point in our lives, we are all faced with a situation where the only option is to just “make things work.” This could not be more true when it comes to our children—we always find a way to make things work. The families we help no longer have to make the choice to stay at their children’s bedsides or go to work. We look after their biggest household expense while they take care of their child.

Community Key stepped in to fill a crucial void. Without any similar type of support in Canada, our donations have an immediate impact. Since 2015, we have provided over **\$312,000** in housing payments for **184 families** across Western Canada.

Heartwarming Surprise

Following cocktails and dinner, the night wrapped up with a prize-packed raffle, thanks to over **\$4,500** worth of donations from generous sponsors. In an unexpected surprise, attendee **Sherry Lindenback** donated an additional **\$1,000** on behalf of the **Okotoks Elks Club**. Their unexpected generosity helped push the final fundraising total to an incredible **\$20,000**.





HIGHLIGHTS

With a shotgun start at 2 p.m., players hit the course where sponsors greeted them with games, Halloween treats, and giveaways. Highlights included **Deeded's** hockey chip (Hole 1), **FNF Canada's** "Putt in the Pumpkin" (Hole 2), and Q-ornhole hosted by **Merix, MCAP, and RMG** (Hole 3). **Rebel Haus Studio** set up bucket pong (Hole 4), **Accurate Home Inspections**

featured **Gravestone Putt** (Hole 5), and **First National Financial's** caramel apples were a delicious favourite (Hole 6). **SMiIL Heights** hosted the Longest Marshmallow Drive (Hole 7), while **Home Auto Life** held a closest-to-the-pin contest (Hole 8). Finally, **Delacour Golf Course** hosted with longest (and shortest!) drive contests (Hole 9).



It isn't just about golf. It's about coming together to make a real difference. Every swing, every dollar raised, helps lift a family when they need it most.

\$20,000 RAISED

A FUNDRAISER TO REMEMBER

➔

Raising Funds and Spirits

After a fun-filled round of golf, attendees gathered back at the clubhouse for dinner and a silent auction. While attendees bid on items inside, others tested their skills outside in a high-stakes putting challenge hosted by **Kristy Maxwell of Verico Canada**. Players eagerly took their chances on the green, aiming to win some truly awesome prizes.



AROUND THE COOLER

PEOPLE

DONRAY SANTIAGO

EDMONTON MORTGAGE BROKER

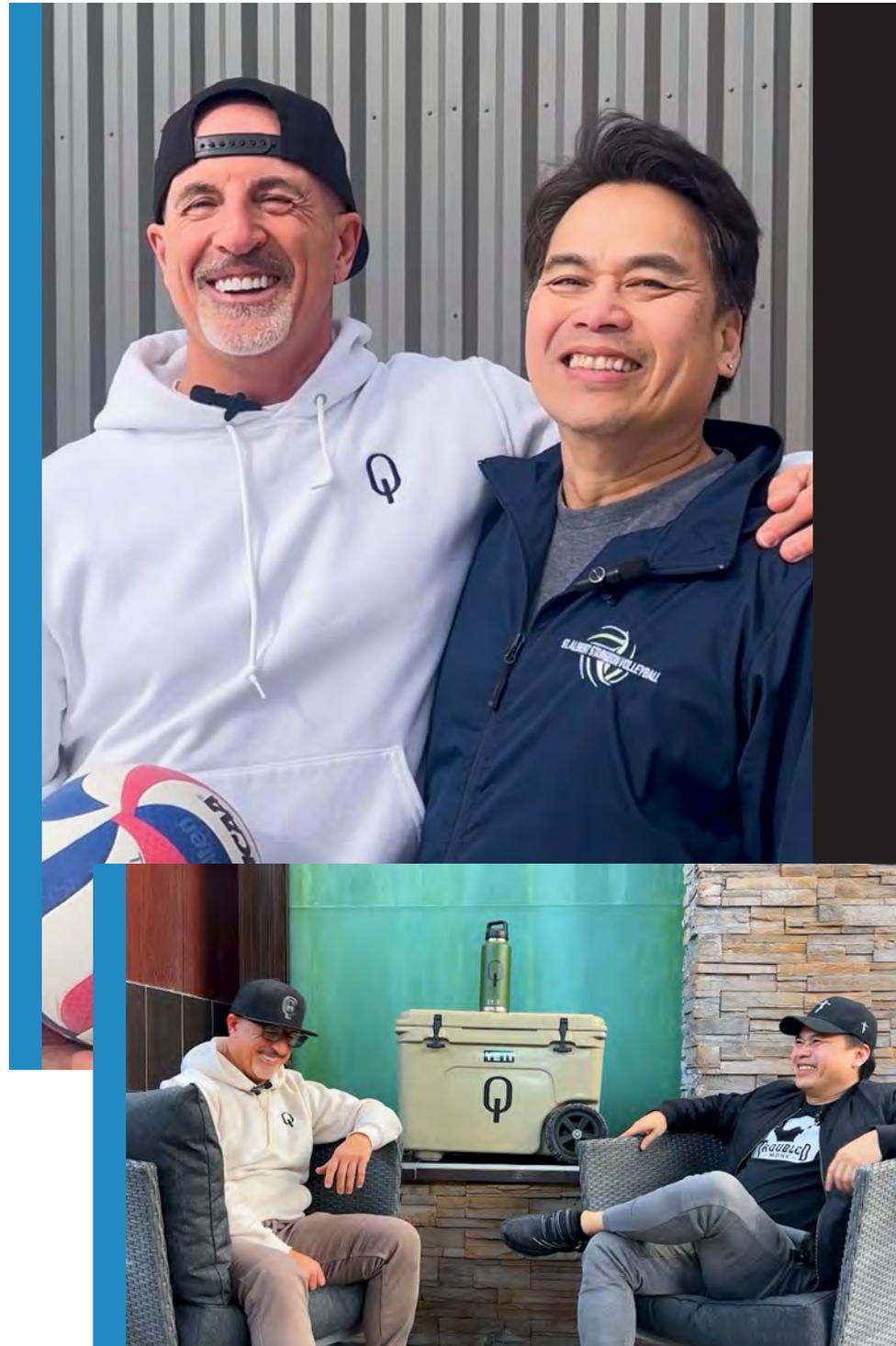
For our third season of “Around the Cooler”, we went back to the beginning, interviewing those brave brokers who joined us when we were just starting out.

DonRay Santiago: If you don't know DonRay, there's one thing you need to know... he has a laugh and an energy unmatched on the Quantus team. Oh, and he's never afraid to playfully tease co-owner Paul Bojakli. DonRay and Paul played a game of volleyball, although we're not entirely sure who won by the end... let's just say, there's a lot of footage that never made it to the final cut.

Like many brokers, the road to becoming a mortgage broker wasn't linear for DonRay either. After graduating, he earned his commercial pilot's license, only to find the path forward didn't align with what he wanted. “The thought of spending hours being a baggage handler and then becoming sort of ‘second pilot’ up North, with a low income... I couldn't do it.”

DonRay enlisted in the Department of National Defense with the Canadian Air Force, where he spent 17 years serving the country.

Right before he left the military, a mortgage broker visited DonRay's home for their mortgage renewal when a new door opened. He asked questions, got curious, and took the exam, and when he passed, that broker called and simply asked, “Are you going to come in?” DonRay never looked back.

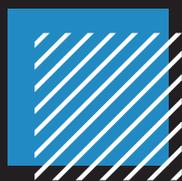


When asked about his favourite part of being a mortgage broker, DonRay doesn't hesitate, "It's the people." For him, the most rewarding moments come from meeting clients where they're at and helping them through financial hardships or major life milestones. "Anything to help," he says. "Putting a smile on their face. That's what's important to me."

DonRay's Life Philosophy?

➔ Live it up.

Through it all, DonRay's life philosophy has stayed simple and bold: live it up. "I find a lot of people don't live it up," he says. "They're almost sheltered. I came from a third-world country [Phillipines]. There's some poverty there, but they live it up with nothing. And here in Canada, people have something. They're not living it up." For him, that mindset of seizing the moment, taking the leap, and appreciating what you have has shaped every step of his journey.

 **FAMILY
FIRST**

For DonRay, family is everything. "They supported me through the military, the transition into mortgages, everything," he says. Most of his time outside of work is spent with them or volunteering in the community. Reflecting on it all, he says, "I'm happy with my life. I've served, I've coached, my family is healthy, and I'm doing work I enjoy."

When asked what the Q means to him, his answer is simple: *Family*. And for DonRay, it's clear that Q isn't just work; it is a family. "Even the new agents, for whatever reason, they gravitate to family. I see the family orientation with the group and with our meetings... I find that family is so important."



15TH ANNIVERSARY ISSUE

AROUND THE COOLER



HEATHER PETECKY

BANFF MORTGAGE BROKER

Ever wanted to know what living in the gorgeous Banff National Park is like? Well, we got to experience a little of that magic with one of Quantus's original gems, Heather Petecky in this episode of Around the Cooler!

We went full tourist mode, riding the Banff Gondola for breathtaking views and stopping at Northern Lights Alpine Kitchen for lunch. Turns out Heather is full of surprises, like her role in a beloved Christmas movie and her family connection to Trivial Pursuit!

Heather marked 14 years with Q this July and we have to agree with Paul Bojakli in this episode when he said, Heather is one of our Q favourites.

Banff isn't just home to some of the most iconic spots in Canada, but it's also where Heather has spent the past 30 years. A summer job after her first year of university turned into a lifelong love for the town, the lifestyle, and the community.

With a background in Psychology and Nutrition, Heather's path to mortgage brokering started after a long day on her feet and a realization during her own mortgage meeting, "I can do this." With encouragement from her sister and mentorship from Quantus broker, Trisha Isaac, she joined Q in 2007 and never looked back.

Relationships are everything for Heather, especially in a small town where you see your clients at the post office. She says being part of someone's journey to homeownership in Banff, a market that's always been tough, is incredibly rewarding.

And while she says she's living the dream, Heather admits there's a version of her life that involves surfing in Hawaii and selling coconuts on the beach. Not a bad Plan B.

Getting to know Heather and hearing her story was a highlight, and there's no doubt she lives in one of the best backyards in Canada. Her passion for Banff, for people, and for the work she does shines through every part of her journey.

We'll definitely be back. Probably soon.
Very soon.



Heather has been with Q since day 1, here's what "The Q" means to her:

"I think if I was to take one word for what Q means to me, it's support. It's knowing that I'm part of a brokerage that has my back. I know there's been a few times over the years, last minute things where I go 'whoa, I need support.' I pick up that phone and you or Todd, you're there. And that's huge. It's everything. It's the reason why I've been with Quantus from the get go."



15TH ANNIVERSARY ISSUE



MILESTONE

CHAD ELIASON | 10 YEARS

This year, broker Chad Eliason hit his ten-year milestone with Q. Since joining, Chad has split his time between Salmon Arm, B.C., and Calgary, Alta. But, no matter where he is in the world, Chad makes time to get out to every Q event.

Whether he's cracking a joke in a meeting, photobombing a team picture, or leading a last-minute social outing, Chad is almost always at the center of the fun.

But he's more than just the guy who keeps us laughing. Chad has also spent time serving his community as a member of the City Council of Salmon Arm, bringing the same energy and commitment to public service that he brings to our team.

Congrats to ten years of laughs, community spirit, and being the guy who always finds a way to make work a little more enjoyable.



AIDAN SINGER | CALGARY

Something you should know about Quantus, we really are a family. Aidan joined as an underwriting assistant with broker Carola Singer. The mom and son duo have become a staple at Q events, and we're excited to watch Aidan grow in this industry.



AUSTIN RIEGER | CALGARY

Austin transitioned to Q after an impressive 18-year career in hospitality management, notably leading a major Calgary music festival. Hitting the ground running, Austin jumped into Community Key initiatives and becoming a regular at every Q event.



JAIDEN JENSEN | CALGARY

If the name Jensen sounds familiar, it's because it runs in the family! This year, we officially welcomed Jaiden Jensen to the Q family, who is carving out her path in the mortgage world after her dad, Martin, joined Quantus in 2022.



CAROLYN (CAZ) WITHEY | BOW VALLEY

Caz joined the Q team in 2024, bringing sharp mortgage expertise and a deep love for the Bow Valley, where one season turned into a lifelong adventure. Licensed since 2016, she delivers tailored mountain mortgage solutions that help clients own where they play.



ANNIVERSARIES

DAN GRANT | 10 YEARS

Dan's career began with brokering private mortgage deals, providing him with invaluable experience in navigating complex financial situations. His expertise soon expanded to include A-lender brokering, further enhancing his ability to find tailored solutions for his clients. Dan stands out for his knack for recognizing and tackling challenging mortgages, helping clients move from tough spots to strong financial footing.

In 2014, after successfully running Absolute Mortgage Corp. for nine years, Dan joined Quantus to expand his reach. This move allowed him to tap into all major banks and additional private mortgage sources, enabling Dan to deliver a comprehensive, one-stop mortgage service with competitive rates.

Here's to a fantastic decade and many more successful years ahead, Dan!

CELEBRATING THE OG'S



Jill Pollack

Jill has been holding it down for Q in the Yukon since day one (with a brief sabbatical in between). Her dedication to her clients, her team, and Community Key is unmatched, and we couldn't be luckier to have her in the Q family.



Jacqui Edwards

Jacqui has been part of Q since Day 1, bringing her signature no-nonsense approach and unwavering support. Whether she's sharing her insights or showing up at events, she's been a game-changer since day one.



Tony Piattelli

Tony didn't hesitate when we told him we were starting Quantus, and all these years later, he's still all-in. His energy, expertise, and ability to make every moment more fun have helped shape Q into what it is today.



Alfred Gabriel

Since the start, Alfred has been the life of the party (and the office), and we wouldn't have it any other way. If you've ever been to a Q event, you know Alfred is there with his signature laugh and energy.



Trisha Isaac

Trisha has been holding it down in Canmore and British Columbia since 2009, serving her clients with expertise and zero fluff. We're still amazed she stuck around after her *Around the Cooler* interview with Paul, but we're sure glad she did.



Karen Lohendorf

Karen has gone above and beyond for her clients, no matter the challenge, from the start. She's been a rock for Q through thick and thin, proving time and again that kindness and dedication always win.

15 YEARS WITH Q



Sandy Everden

Sandy may keep a lower profile, but her many years of loyalty to Q haven't gone unnoticed. Her compassion and dedication to family is what makes her such a fantastic fit for Q.



Janelle Brown

Janelle has been a key player in the Chestermere community from our first day. While the years have gone by and business has changed, her dedication to Q has remained, and we could not be more honoured.



Semira Causevic

Semira took a leap of faith with us from the very beginning. And after many years serving her clients and community, it's her time to relax and travel as she officially retires from Q and the mortgage world.

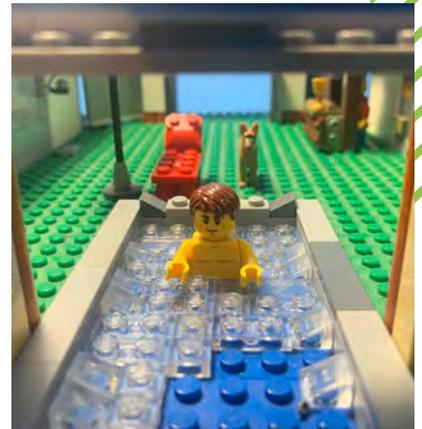


2024 LEGO BUILDING CONTEST

We put out a challenge to build the ultimate dream home in LEGO®, and the results were incredible. From modern masterpieces to cozy cottages, the creativity blew us away. Our judges had their work stacked against them.

Luka G. took the grand prize with a LEGO® luxury mansion featuring a swimming pool and solar panels. He walked away with a \$250 LEGO gift card!

We also held a random draw, and Keagan H. and Ivar S. each won a \$100 LEGO gift card.



HALLOWEEN AND PUMPKIN DECORATING CONTEST



Last year, we invited people to unleash their Halloween creativity, and they did not disappoint. From spine-chilling yard displays to expertly carved jack-o'-lanterns, the competition was fierce! Our judges (and the fans) had a hard time selecting the winners.

Ryan S. took home Best of Halloween with a show-stopping display, while Penny C. snagged Fan Favourite in the same category. Jonathan's incredible Marvin the Martian pumpkin earned him Best Jack-o'-Lantern, and Michelle C. won the fan vote for her pumpkin masterpiece.





Q-uriling



Sweep Dreams

Our first Quarterly Meeting of 2024 took us to the Innisfail Curling Club, where the team had a rocking time on the ice. It left us asking, should we start a Q Curling league?



Q1 QUARTERLY 2024

Sweep, sweep, sweep!
Mortgage brokers
hurrying hard to get you in
“The House.” Turns out, our
team is just as skilled on ice
as they are with mortgages.
Who knew?

We started the year strong with our opening quarterly. First on the agenda: making databases work smarter, not harder, and how to make each connection count. The team swapped strategies (and some well-deserved humblebrags) about recent wins in both their business and personal lives. A focused market and private lending business update capped the session left everyone energized and ready to crush the year ahead.



FIRST ANNUAL FIRE TRUCK PULL

The Q team teamed up with our friends at Station Athletics for the Calgary Fire Burn Treatment Society’s inaugural Truck Pull, and we have to say, we absolutely crushed it!

In an incredible display of teamwork and determination, we hauled a massive fire truck an impressive 30 metres in just 17 seconds. The winners hauled this beast in just 12.4 seconds! But the real victory was coming together to support vital burn care, treatment, and research across Southern Alberta.

Every dollar raised from this event goes directly to the Calgary Fire Burn Treatment Society (CFBTS), empowering their mission to enhance burn care and foster innovative research.



30 METRES, 17 SECONDS

“ We don’t just show up. We pull together, compete hard, and celebrate even harder. When the Q team gets behind something, we’re in it to win it. ”



AN EASTER SURPRISE TO REMEMBER

We take April Fool's pretty seriously around here. From launching fake Q-branded clothing lines to offering "express" liquor delivery, and even fundraising for company tattoos, we've made a name for ourselves when it comes to office pranks.

But this year, we were stumped. How do you top all of that?

After tossing around a few ideas that didn't quite hit the mark, we decided to flip the script and keep things simple. No rebrands, no elaborate product drops, just a good old-fashioned prank, targeted at the most classic of Q prankees: **Paul Bojakli**.

If you know Paul, you know punctuality isn't exactly his thing. "Slightly late" is kind of his signature move. We figured it was time for a little motivation to help him make it to meetings on time. Not with calendar invites or reminders. Boring. No, we went bigger. Furrier. Cuter.

Enter our newest (temporary) team member.

On the morning of April 1st, the office was buzzing with anticipation. Phones were ringing, the radio was set to 95.9, and everything looked completely normal, except for one tiny detail. Sitting calmly in the kitchen was a real, live bunny.

We waited. And waited. And when Paul finally arrived, fashionably late as ever, he strolled into the kitchen, did a double take, and uttered the now-iconic line:

"Woah, hey, did you know there's a rabbit sitting here?"

Cue laughter. Lots of it. That's when we introduced him to our very special guest: Paul 'Q' Cottontail. Let's break down Paul Cottontail's Q-ualifications: always hoppy (pun intended), partial to hip-hop, believes in luck and leisure, wears nothing but 24-carrot gold.

He may not have inspired Bojakli to show up early, but he definitely stole the show. And no, we would never trust Paul with a real pet. Let's be honest, we're lucky he keeps track of his protein shaker.

So, while Paul 'Q' Cottontail won't be joining us full time, we can confidently say this year's April Fool's joke was a success. At least until next year, when we'll somehow have to top a hip-hop-loving office bunny. Challenge accepted.



LAUNCHING into fall

We kicked off our September Quarterly event with our usual morning meeting, this time at the Glenmore Inn and Convention Centre. The theme of this quarterly meeting was all about creating standout client experiences.

The brainstorm sparked plenty of stories about standout experiences, particularly the negative ones we've experienced along the way (what home contractor shows up to quote a job without their own tape measure?)

But the truly great experiences came down to the small, thoughtful gestures. It was a quick text with a coupon to a local coffee shop to say thank you for a referral. It was picking up the phone or returning the voicemail.

The team also highlighted the importance of responsiveness, even at odd hours, admitting when a mistake was made and working to correct it, and knowing when to refer a client to someone else better suited to meet their needs. The team left the meeting with a few new ideas to add to their own businesses as well as a healthy list of what not to do.



After our engaging morning session, we hit up LaunchPad Golf at Heritage Pointe for some much-needed practice swings. The weather wasn't exactly on our side, but that didn't slow us down.

We spent the afternoon swinging, laughing, and enjoying some friendly competition. We learned that many on the team, apparently, have a talent for the long drive, and that tequila does in fact, not make one better at hitting the golf ball.

STORYTIME

Many people know that Bailey's is a Q staple at every event. For 15 years, Bailey's has been the honorary mascot at the coffee bar. However, in 2023, for the first time, we were reminded that outside libations were not permitted.

Strike one.

Alongside learning about creating amazing client experiences, we also learned that Paul Bojakli would not make a great undercover officer, as he forgot the coffee staple in none other than his Q-branded bottle.

Strike two.

FESTIVE FUN IN THE ROCKIES

The team kicked off the holiday season in true Q style by taking over downtown Banff for a friendly, non-competitive, low-pressure, leisurely scavenger hunt.

It's always a bit of a gamble planning an outdoor event at the start of winter, but luck was on our side this year. Banff hosted a clear and perfect day for exploring the mountain town. Explore quickly turned into a mad dash as brokers, lender partners, and Q family members raced across the streets, working to complete the next challenge of the hunt.

Many will claim Petecky's team won because she's a Banff resident, but the jury is out on that.

As teams completed each challenge with a photo, they were awarded points. It was a tight race at the end, with brokers, **Cheryl Morrier, Heather Petecky,** and **Zak Hicks,**

and FCT Business Development Manager, **Jason Boyd** taking the first place with 23,975 points. They were followed by brokers, **Jaiden and Martin Jensen,** and **DonRay Santiago,** with 23,398 points.



School's in Session





Family First

What started years ago as a humble family-style gathering with tobogganing, skating, and kids bundled in snowsuits has evolved into something everyone looks to all year long.

And this year's Christmas party proved just how far we've come. From our scavenger hunt through the streets of Banff to another unforgettable evening at Silvertip Resort, our 2024 holiday celebration was the perfect way to close out another incredible year with the Q team.



After the hunt, we traded our winter boots for something snazzier and made our way to the Silvertip Clubhouse for the evening festivities. There were hugs, laughter, and more than a few compliments flying as everyone showed up looking their holiday best.

As dinner wrapped up, Santa himself made a surprise appearance, because of course, he wouldn't miss a Q party!







HAWAIIAN TROI-QAL

15TH ANNIVERSARY ISSUE

What better way to celebrate Quantus' 15th anniversary than escaping the -30°C chill for sun, sand, and adventure in Waikiki?

A winter storm delayed a few flights, but once we arrived, it was game on! Beach volleyball, stunning sunsets at Duke's (thanks to Verico), and an epic

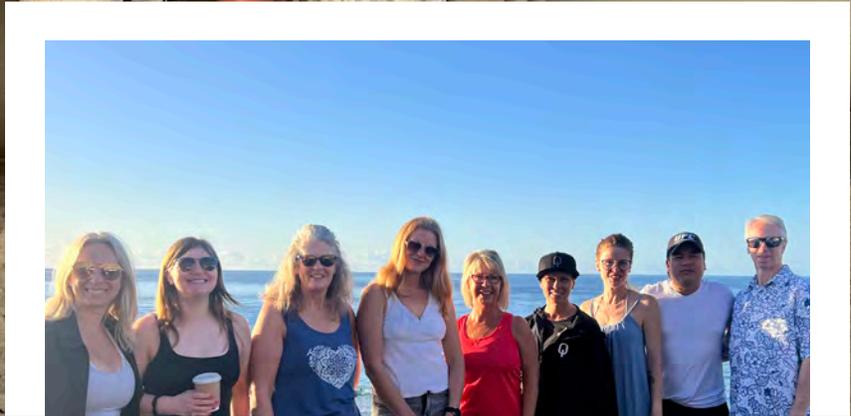
island tour exploring North Shore, Byodo-In Temple, and even the 50 First Dates filming locations.

Marketing expert Anna Covert shared game-changing insights before we hit the water for a catamaran cruise with Captain Devon, snorkeling, sea turtles, and



a few daring dives off the boat!

We wrapped up with an incredible dinner at Roy's, rocking our custom Q Hawaiian shirts. One last beach day and a bittersweet goodbye to paradise before heading back to reality.



BUSINESS AND OCEAN ADVENTURES





HAWAIIAN TROPI-QAL

Sunsets, Snapshots & Shenanigans







COMMUNITY LEADERSHIP AWARD

Jan Hicks' leadership style is all heart. From serving on event committees to proudly sporting her Q tattoo, Jan is always in the mix, helping bring people together and keeping things fun. In addition to supporting Community Key, she and **Zak Hicks**, her son and fellow broker, also sponsor a Special Olympics soccer team in Regina, a group she describes as the "gentlest, most amazing people I've ever met." Whether she's cheering on athletes, clients, or her Q teammates, Jan leads with heart and a genuine love for people.



HUMANITARIAN AWARD

Evelyn Cortez's passion for giving back made her the clear and deserving recipient of this year's Humanitarian Award. Entirely kind in all that she does, Evelyn leads with quiet strength, compassion, and an unwavering commitment to helping others. From supporting schools, children, and churches in the Philippines to raising a beautiful family of her own, she lives her values every day. Her generosity is never loud, but it's deeply felt by her community, her clients, and everyone lucky enough to work alongside her.

LENDER'S CHOICE AWARD

Chosen by our lending partners, **Jacqueline Jeffries** stood out as this year's Lender's Choice Award. Her professionalism, attention to detail, and positive attitude make her someone lenders trust and love to work with. Jacqueline consistently delivers excellence, not just for her clients, but in every interaction with our lender partners. Jacqueline's ability to collaborate, communicate, and go the extra mile makes her a truly deserving recipient of this year's Award.



PARTNER'S CHOICE AWARD

Ashley Wilkinson's resilience and determination made her the clear choice for this year's Partner's Choice Award. Ashley has built a thriving business as a new broker, something that's no small feat in this industry. Through every challenge, she's shown strength, consistency, and an unwavering focus on serving her clients. But what truly sets Ashley apart is her generosity. She's always bringing insights, ideas, and strategies back to the team, helping others grow alongside her.



TEAM COMMITMENT AWARD

Kane Kardash's dedication to the Q team is unmatched, making him the well-deserved recipient of this year's Team Commitment Award. Whether he's volunteering at events, lending a hand behind the scenes, or cheering others on, Kane is always the first to step up and the last to seek recognition. He's the kind of teammate who celebrates others, often sending personal messages when someone has a win or success. Kane's positivity and genuine care for the people around him make a lasting difference.



INDUSTRY PARTNERSHIP AWARD

For the fourth year in a row, **Rosy Auld**, Broker Relationship Manager at MCAP, has been named our Industry Partner of the Year. Nominated by the Q team, this award reflects the voices of brokers who consistently point to Rosy as the gold standard. While we receive many amazing nominations each year, Rosy remains a standout. Her unwavering support, responsiveness, and commitment to going the extra mile don't just make her a great partner. No matter the file, the challenge, or the question, Rosy shows up.



In today's mortgage industry, competitive rates and diverse products are standard. What truly sets a lender apart is the strength of its partnerships. The relationship between Quantus Mortgage Solutions and MCAP exemplifies how genuine collaboration fuels success for brokers, lenders, and consumers alike.

At its core, this partnership is built on trust. Quantus brokers don't just see MCAP as a lender, they see strategic allies dedicated to their growth. MCAP's Business Relationship Managers go beyond transactions, acting as problem solvers, advisors, and advocates in an evolving industry. Their transparency and support create stability, allowing brokers to instill confidence in clients and build lasting relationships.

This synergy extends beyond individual deals. With MCAP's consistency and reliability, Quantus brokers focus on long-term growth, while MCAP benefits from a high-quality broker network that delivers sustained volume.

THE POWER OF PARTNERSHIP HOW QUANTUS AND MCAP SET THE INDUSTRY STANDARD

Executive teams from both organizations stay engaged, sharing insights and strategies that help brokers navigate market changes. In this environment, collaboration drives innovation, and vulnerability becomes a strength.

Many try to replicate this level of alignment, but without trust and transparency, they fall short.

Quantus and MCAP set the benchmark, proving that when two organizations share values and a common vision, they achieve extraordinary results. Together, they are not just raising the standard in the mortgage industry — they are redefining it.





The strength of the Quantus–MCAP relationship shows up in the day-to-day. Whether it's navigating a tough file, finding a creative solution, or getting an urgent answer, brokers know they can count on MCAP's Business Relationship Managers. They're not just responsive, they're proactive partners who understand the pressures brokers face and are committed to helping them succeed.

That support goes beyond speed. MCAP takes time to understand each broker's unique business model and challenges, offering tailored advice and product recommendations that fit their goals. For Quantus brokers, that level of personalized support allows them to deliver thoughtful, client-focused solutions — not just push deals through.

The collaboration also extends into professional development. From timely market insights to training opportunities and policy updates, MCAP ensures brokers are equipped to navigate change and lead with confidence. It's a partnership rooted in growth, not just transactions.

And at the leadership level, that same alignment continues. Executives from both organizations stay closely connected, sharing insights and strategies to ensure brokers are supported from every angle. It's a rare level of engagement, and one that continues to set Quantus and MCAP apart.

MORE THAN A BUSINESS RELATIONSHIP A BLUEPRINT FOR GROWTH

At the end of the day, it's not just about rates or products — it's about people. The trust between Quantus and MCAP is built on years of showing up, solving problems, and celebrating wins together. It's this human-first approach that turns everyday interactions into long-term success, for brokers, for clients, and for the industry as a whole.

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— from all of us at Quantus.



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