



M2 MORTGAGE TEAM

WITH CAPITAL HOME LENDING

MONICA

When we are little, we all have dreams. We catch ourselves laying on the grass staring up at the clouds, wondering about what we will be when we grow up. Well, I can safely admit that my daydreams growing up did not have anything to do with mortgages. However, they did include opening up the next best lemonade stand on the street... and I can say, the lemonade was REALLY good. Every step in my journey has had a vital part in the evolution of the M2 Mortgage Team with Capital Home Lending.

It's not always been as easy as stirring sugar, lemon, and water. Taking that leap off the corporate ladder was probably the hardest thing I had to overcome. The unknown of when the next pay cheque was coming in, the imposter syndrome, the ever changing mortgage guidelines (trust me, they are ALWAYS changing) – left my head spinning... but my

drive burning. What I did know in all the chaos, was that I truly had a passion for helping people. I trusted that my love for being able to be a part of such a pivotal moment in my clients' lives was worth the dizziness of the business dreidel.

Without change, you cannot grow. I feel like with all Type A Personalities it's hard to imagine handing off some responsibility to another person. I've learned that it's important to make yourself uncomfortable if you are seeking comfort in other aspects of your life. Adding Melissa Pereira to my team was the best decision, personally and professionally. Melissa jumped off the corporate ledge in hopes that I would catch her. That's a lot of trust in somebody you don't know. But I did, and in many ways, she caught me too. In the middle of a new business partnership, a pandemic, and a move to a different city; my son was born. I vividly remember receiving a text from Melissa



while I was in the delivery room saying, "Please stop working. I got this." That year was the most successful year of my career.

MELISSA

When I was about eight years old, I vividly remember designing business cards for myself on my parents' computer. Little did I know, I was manifesting my future reality. I entered the corporate world at the young age of eighteen. I had big dreams and was confident it was only going to be a part-time job while I finished my studies. I quickly climbed the corporate ladder, becoming a manager after only three years – this turned into a ten-year career. At that age, the fancy title with a good pay cheque kind of gets to your head. My success and my career became my crutch. However, I never fully lost sight of wanting to do something more; something fulfilling that I could be really proud of and call my own. I tried my hand at a few different ventures, always with one foot in and one foot out, knowing that I could fall back on my cushy corporate job. Until one day, I took a real leap of faith and never looked back.

Being your own boss comes with a lot of blood, sweat and tears. It's the classic iceberg analogy, where you never quite comprehend how large the foundation under the water really is. It's not enough to be good at what you do. You need to have a burning desire to chase after your dream, day in and day out, even when the novelty has worn off. During the most trying of times, Monica has always been my north star. She has been my biggest cheerleader, her faith in me unwavering. I just knew to my core that no matter what - I could not let her down.

MONICA & MELISSA

It's funny how you can meet someone and have no clue what that relationship will potentially evolve into. We are stronger together – supporting one other with our own unique strengths that we bring to our business. We wholeheartedly, absolutely love what we do. Every facet of it. We are kismet. To tie a little bow around what we feel has turned into a beautiful memoir, we will leave you all with five words that we feel perfectly describe the M2 Mortgage Team with Capital Home Lending: Magnetic. Modern. Meticulous. Memorable. Mortgages.

With Love,
Your Mortgage Gals

