

## **HiFX Currency Exchange – Nathan Barcic**

[www.hifx.com/personal.aspx](http://www.hifx.com/personal.aspx)

Nathan is a Senior Private Client Consultant at HiFX, Inc. The company provides a range of foreign exchange services to corporate and individual clients who have a currency exchange requirement. Through its global offices HiFX manages over \$40 billion in foreign exchange transactions annually. Last year, HiFX helped over 30,000 individuals who were purchasing property abroad, relocating, or who had other currency requirements by offering the best possible rates of exchange in order to save them money.

Nathan is particularly familiar with the property market in the US and Latin America and the currency requirements of Canadian buyers. He has developed an extensive network with the local real estate agents, developers, and other service providers, and has helped many Canadians who have needed to transfer currency for property purchase or relocation abroad.

## **Arizona for Canadians - Mark Dziedzic**

[www.arizonaforcanadians.com](http://www.arizonaforcanadians.com)

Mark Dziedzic has specialized in the Canadian investment industry for over 15 years. He made the move to Phoenix in January 2005 because he saw the potential for growth here. Mark is a results-oriented professional who sees the big picture. He excels at meeting his customer's short-term needs while helping them achieve their long-term financial goals.

He started his successful career at one of Canada's top-rated banks offering full-service financial planning, including mortgage consultations. He then went on to own a thriving financial management business where long-term customer relationships became the key to his success. Mark is excited about bringing his extensive financial planning experience and superior customer service skills to the Valley where he hopes to help his new Canadian clients fulfill all their financial goals - both now and in the future.

Whether your goals are to invest or to own a second home in the Valley of the Sun, Mark and his partners can help you with every aspect of the process: loan programs, real estate services, property management, cross-border financial/tax planning, and immigration guidance. Mark's experience and knowledge about Arizona real estate has been featured on CBC's The National, Global National, Business News Network, CTV, The National Post's "Wealthy Boomer", Canadian Business Magazine, MoneySense Magazine and The Wall Street Journal. He is the authority on "the Canadian Process" as it pertains to buying property in the U.S., specifically Arizona. His only focus is helping his fellow Canadians purchase U.S. property – the right way.

## **Keller Williams Realty Las Vegas – The David Brownell Team, David Brownell and James Wedewer**

[www.LasVegasMove.com](http://www.LasVegasMove.com)

David Brownell and James Wedewer have been selling real estate in the Las Vegas market for the past 14 years. The David Brownell Team was founded on the ideals of utmost care and respect for everyone they work with, putting clients first at all times. With 9 agents and administrative staff, they are always accessible to their clients' needs. David's team prides itself on being highly knowledgeable in all aspects of the current market, keeping their clients fully informed and educated during the process and always delivering first-class results.

Year after year, the David Brownell Team is ranked in the top 1% of all Realtors in Las Vegas. For 2007 and year to date for 2008, David's team is ranked #1 in the entire Keller Williams Realty Las Vegas network of agents. In 2007, they were in the Top 200 of over 75,000 Keller Williams Realty salespeople throughout the United States and Canada. David's team has been interviewed by local and national publications because of their expertise in the Las Vegas real estate market. David was recently recognized for his contributions to Gary Keller, Dave Jenks and Jay Papasan's newest real estate book entitled, "Shift—How Top Real Estate Agents Tackle Tough Times."

David's team specializes in working with buyers from outside Nevada who are looking at Las Vegas as an option for a new home, a second home, or an investment property to add to their portfolio. In the past few years, they have become experts in the highly active Las Vegas foreclosure market, representing buyers purchasing foreclosures throughout the area, as well as selling their own foreclosure listings.

## **West Indies Connections – Mel Valerio and Judith Fox-Hogg**

[www.westindies-realestate.com](http://www.westindies-realestate.com)

### **Mel Valerio**

Mel has been working in the finance industry for over 30-years. He was a Canadian bank manager for 25 of those years, but moved completely into his first love, mortgage brokering, over 8-years ago. Mel can provide financing for properties in the Dominican Republic as well as other Caribbean countries, and, as the owner of a long-standing Canadian mortgage brokerage, he also helps clients finance American real estate, either by lending on the new property, or by re-financing Canadian properties to pay for the new purchase.

### **Judith Fox-Hogg**

Judith is a 'Fellow of the Institute of Directors' in U.K. Her background in the UK was in real estate and she also spent 15 years with her own interior design company. Judith left the UK in 2004 and decided that business and lifestyle opportunities in the Dominican Republic were ideal.

After exploring various parts of the island, Judith and her husband Paul decided on the north of the island as it offered the best opportunities for long-term real estate investment. She now works with Paul and one other partner, Jose Loinaz, in a large real estate practice on the north coast of the Dominican Republic. She has a strong network of agents in other parts of the island as well.

### **Cam McIntosh, CA, CFP**

[www.canadiansretiringabroad.ca](http://www.canadiansretiringabroad.ca)

Cam McIntosh has been a Chartered Accountant and a specialist in expatriate financial planning for more than 25 years. He has written and been quoted in many local and national publications on the subject of working or retiring outside Canada. Cam also delivers workshops and presentations on the topics of Non-residency for Canadians and Financial Planning for the Non-residents of Canada, both in Canada and North America.

Cam has received numerous industry awards for his work in the area of Expatriate Financial Planning for the Non-resident covering topics such as Taxation, Health Care and Investments.