

**Summary of Qualifications**

An organized energetic self starter with experience in building effective relationships with the Real Estate Professionals, Condominium Managing Agents, Homeowners, developers, builders and financial planners as well as productive working relationships with clients and staff. A Customer Service oriented professional able to work independently during normal work hours and after work hours (except for sleeping time).

**Skills and Accomplishments**

- Built and continuing to build strong relationships with Mortgage and Real Estate related professionals.
- Education techniques
- Client Financial assessments
- Executive Level Presentations.
- Associate Training.
- Brand Development.
- Computer literate, Office 2019, Outlook, QuickBooks

**Work History**

2003 – Present

Mortgage Loan Originator NMLS ID 348166

Responsible for establishing and building relationships with Real Estate and Financial Planning related professionals as well as developers and contractors. Client and Realtor education and management on the proper use of credit and home equity. I have been licensed since 1992 and transitioned into full time in 2003.

2010 – Present

Certified Instructor

NMLS approved education provider for Pre License and Continuing Education for Mortgage Loan Originators. Assist in education material for Hawaii including updates related to Hawaii Mortgage Laws and prepare & conduct yearly CE course presentation at Broker's offices.

2005 – 2013 Pai'Aina Repair and Renovations

A "Handyman" company owned by my spouse. Managed the operations from Client introduction to quality control at the completion of the work. This included working with the client on the repair, materials to be used and purchased, Scope of work estimate and final invoicing.

1993- Present (Volunteer)

Hawaii Council of Community Associations – Board of Director and Program Chair

An educational organization to educate Hawaii Condo Board Members of their duties and responsibilities under HRS514B and we provide any other topics during seminars conducted approximately 4 times per year. I organize the education topics, set up the speakers, flyers, registrations to meal delivery. Our first Zoom was held on October 3, 2020 which was an all day event.

1985 – 2003

Sales Representative/Territory Manager

Responsible for establishing (opening new accounts and departments) and building relationships with Retail Department Store Buyers in Southern California, Hawaii, Alaska, Las Vegas and Arizona. Territory volume exceeded yearly projections at both the retail and wholesale levels. Products included Branded Men's and Women's Fashion Accessories, Travel Accessories, Toys, Souvenirs and Custom Products. Diligent Order writing to Merchandising products at store level put these products into the top sales volume floor spots for each retailer.

**Education**

Associate of Arts Degree – Fashion Design  
Fashion Institute of Design and Merchandising – Los Angeles, CA  
Fullerton College – Fullerton, CA  
High School Diploma- Savanna High School – Anaheim, CA

**Affiliations**

HCCA – Board of Directors - (Hawaii Council of Community Associations)  
Child Welfare Services Hawaii – Community Partner  
Parents for Righteousness – Board of Directors (volunteer)

References: