

Objective:

I am a dedicated individual with years of experience in Mortgage Loan Origination (MLO) and over 10 years in the education field for Mortgage Loan Originators with the passion to provide the MLO's with the required knowledge and understanding of Mortgage Loan compliance to ensure they can meet the needs of their clients. This passion extends to education for Condominium/HOA's Board of Directors and Homeowners.

Summary of Qualifications

An organized energetic self-starter with experience in building effective relationships with the Mortgage Loan Originators, Real Estate Professionals, Condominium Managing Agents, Condominium Board of Directors, Homeowners, and builders 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

- o Built and continuing to build strong relationships with Mortgage and Real Estate related professionals.
- o Built relationships with Condo Board of Directors
- o Education techniques
- o Client Financial assessments
- o Executive Level Presentations.
- o Associate Training.
- o Brand Development.
- o 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 in the industry 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.

1993- Present (Volunteer)

Hawaii Council of Community Associations (HawaiiCouncil.org) – Board of Director and Education Program Chair

A Hawaii born educational organization to educate Hawaii Condo Board Members of their duties and responsibilities under Hawaii §HRS 514B, Federal and City laws and we provide any other topics during seminars conducted approximately 4 plus times per year.

Responsibilities include the organization of the education topics, set up the speakers, flyers, training workbook, Power Point presentation and registrations to venue or meal delivery.

Host of Condo Insider, 20-minute show featuring topics related to Condominiums.

2023 – Present, (Volunteer) Policy Advisory Board on Elderly Affairs (PABEA)

A part of the State's Executive Office on Aging (EOA), the PABEA board advises the EOA director on approaches to solutions on various issues such as advocacy, legislative and program developments. All members are Gubernatorial appointments with consent of the State Senate.

2022 – Present, (Volunteer) Mediator, Mediation Center of the Pacific.

Handle mandatory court mediation with District Court.

2015 – 2017, Court Appointed Special Advocate (CASA)

A National Guardian Ad Litem (volunteer) program for Children supports and promotes court appointed advocacy for children and youth who have experienced abuse or neglect.

2005 – 2013 Pai'Aina Repair and Renovations

A Maintenance and Repair 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.

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

2010 NMLS Approved Pre License Education for Mortgage Loan Originators & yearly Continuing Education

1979 Associate of Arts Degree – Fashion Design

Fashion Institute of Design and Merchandising – Los Angeles, CA

1976 – 1977 Fullerton Junior College – Fullerton, CA

1976 High School Diploma- Savanna High School – Anaheim, CA

Affiliations

HCCA (Hawaii Council of Community Associations) – Education Chair, Board member

Child Welfare Services Hawaii – Community Partner

Policy Advisory Board for Elderly Affairs, State of Hawaii (volunteer)

Mediation Center of the Pacific

Professional and Personal references are available upon request.