

5/9/2022

Dear Essential Housing Advisory Committee,

I am writing to apply for one of the committee member vacancies for the Essential Housing Advisory Board for Nassau County.

My desire to be on the board is based on the mortgage applications I receive every week from residents and professionals who are unable to qualify for a loan because of the housing prices and unaffordability to live and own where they work.

I am a nationally licensed mortgage loan originator with Envoy Mortgage, a national direct lender. I am state licensed to originate loans in the states of Florida, Georgia, Texas, and Virginia. As a lending professional, I have loan consultations with many types of people with different economic backgrounds. The consensus from buyers is one of discouragement. First-time buyers especially are seeing the American Dream of homeownership permanently outside of their reach.

My company provides me with many tools to help buyers such as being a participating lender for state bond programs like Florida Bond and Salute Our Soldiers; lock rate options such as Lock and Shop and extended locks; and fast processing with the help of the upfront underwriting. Despite everything at my disposal to help borrowers, I cannot solve the problems of essential housing behind my computer. That is why I have the desire to be a member of the Essential Housing Advisory Committee.

I want to take obstacles and find solutions in essential housing. What I can bring to the table is real life, real time lending experience as well as a real estate background. With a servant's heart, I want to serve as many people as possible achieve homeownership.

At the time of writing this letter, I am preparing a loan denial for a family friend who has been a teacher in Nassau County for over 10 years and is a past teacher of the year. She was born here, yet she cannot afford to live anywhere near the school she is employed. She has good credit, savings for a down payment and closing costs, but with the most recent data the average sales price is \$510,549 and median sale price \$419,995 (source AINCAR) in Nassau County, making purchasing a home outside her means.

With the dramatically changing markets, inflation, and federal reserve actions, there is more instability than we have had in decades. On top of the lack of inventory, people who were qualified in the beginning of the year no longer qualify because of the rate increases. Now more than ever, the board needs to help find housing relief for our community.

Thank you for taking the time to consider my application. My mortgage lending and real estate experience is also attached. Please contact me if you have any questions. I look forward to the opportunity to serve the residents of Nassau County in essential housing.

Tina Allen, Mortgage Loan Originator

NMLS 2052749

904-753-6322

Tina.allen@envoymortgage.com

**Tina Allen | Tina.allen@envoymortgage.com | 904-753-6322**

**Mortgage Loan Originator #2052749 | Envoy Mortgage, Jacksonville Branch**  
7/2021 to Present

*A mortgage lending expert, advisor and educator helping buyers purchase or refinance primary, secondary or investment properties in the states of Florida, Georgia, Texas, and Virginia.*

- Generate quality leads each week to meet personal and company sales goals.
- Conduct buyer consultations with prospective clients.
- Analyze and process loan applications and gather borrower documentation.
- Recommend loan products and pricing options for borrowers in accordance with federal lending guidelines.
- Build and maintain successful referral sources with past clients, title companies, attorneys, and real estate agents.
- Participate in community events and organizations to build positive corporate and community relations.
- Create personal marketing campaign, including social media presence to connect with key stakeholders and prospective clients.
- Maintain national and state continuing education lending standards and ethics.
- Envoy Mortgage VA Loan Certified Loan Originator
- State bond loan/first-time homebuyer participating lender

**Mortgage Loan Originator #2052749 | Jet HomeLoans, Nassau County Branch**  
10/2020 to 6/2021

*Mortgage lending expert that served as a preferred lender for Dream Finders Home builders, specializing in new construction communities for Northeast Florida and eight other states.*

- Experience in new construction projects including planning and strategy to serve high volume inventory.
- Filtered large volume applications to assist community site agents with prospective buyers.
- Employee designated mortgage loan originator for all Jet HomeLoans and Dream Finders Homes employees.
- Generated quality leads each week to meet personal and company sales goals.
- Conducted buyer consultations with prospective clients.
- Analyzed and processed loan applications and gathered borrower documentation.
- Recommended loan products and pricing options for borrowers in accordance with federal lending guidelines.
- Built and maintained successful referral sources with past clients, title companies, attorneys, and real estate agents.
- Participated in community events and organizations to build positive corporate and community relations.
- Created personal marketing campaign, including social media presence to connect with key stakeholders and prospective clients.
- Maintained national and state continuing education lending standards and ethics.

**Licensed Real Estate Associate** | Century 21 John T. Ferreira NKA Miller Elite, Fernandina Beach, FL  
3/2004 to 4/2009

*Provided guidance and assistance to sellers and buyers in the marketing and purchasing of property for the right price, under the best terms.*

- Determined clients' needs and financial abilities to propose solutions that best suited them.
- Negotiated, reviewed, and facilitated contractual agreements with clients.
- Performed comparative market analyses to estimate property values and trends.
- Facilitated the negotiation process and consulted with customers on market conditions.
- Displayed and marketed properties to potential buyers.
- Maintained and updated listings of available properties.
- Increased client base and continually cultivated existing relationships.
- Managed document pipeline activity.
- Amelia Island Nassau County Association of REALTORS-President 2009 and Honor Society 2006-2009

#### **Affiliations**

- Amelia Island Nassau County Association of Realtors (AINCAR), *Past President*
- Camden Charlton County Association of Realtors (CCCBOR)
- Northeast Florida Association of Realtors (NEFAR)
- Rotary Club of Amelia Island Sunrise
- First Presbyterian Church parishioner
- St. Michael Academy volunteer