

## **VII. C. Appointments to Advisory Council on Mortgage Investments and Mortgage Lending (NRS 645B.860)**

**NRS 645B.860** Creation; members; appointment; terms and vacancies; no compensation or per diem allowance; protections afforded members who are public officers or employees.

1. The Advisory Council on Mortgage Investments and Mortgage Lending is hereby created.
  2. **The Advisory Council consists of five members appointed by the Legislative Commission from a list of persons provided by the Commissioner.**
  3. The members of the Advisory Council:
    - (a) Must be persons who have experience with, an interest in or a knowledge of issues relating to mortgage investments or mortgage lending. Such persons may include, without limitation, investors, public officers and employees, licensees and persons who have engaged in or been involved with any business, profession or occupation relating to mortgage investments or mortgage lending.
    - (b) Serve terms of 2 years and at the pleasure of the Legislative Commission.
    - (c) May be reappointed.
    - (d) Serve without compensation and may not receive a per diem allowance or travel expenses.
  4. **Any vacancy in the membership of the Advisory Council must be filled for the remainder of the unexpired term in the same manner as the original appointment.**
  5. A member of the Advisory Council who is an officer or employee of this State or a political subdivision of this State must be relieved from his or her duties without loss of his or her regular compensation so that the member may prepare for and attend meetings of the Advisory Council and perform any work necessary to carry out the duties of the Advisory Council in the most timely manner practicable. A state agency or political subdivision of this State shall not require an officer or employee who is a member of the Advisory Council to make up the time the officer or employee is absent from work to carry out his or her duties as a member of the Advisory Council or use annual vacation or compensatory time for the absence.
  6. Notwithstanding any other provision of law, a member of the Advisory Council:
    - (a) Is not disqualified from public employment or holding a public office because of his or her membership on the Advisory Council; and
    - (b) Does not forfeit his or her public office or public employment because of his or her membership on the Advisory Council.
- (Added to NRS by 1999, 3766)

The Commissioner of Mortgage Lending indicates that the terms for two members of the Council have expired:

Kyle Nagy – term expired  
Alicia Taylor – term expired

**The Legislative Commission therefore must appoint two members to fill these vacancies.** The attached letter from the Commissioner of Mortgage Lending includes indicates that Ms. Taylor has requested reappointment and that Mr. Nagy has requested not to be reappointed. The Division of Mortgage lending recommends Adam Horowitz to fill the position being vacated by Mr. Nagy.



BRIAN SANDOVAL  
Governor

STATE OF NEVADA  
DEPARTMENT OF BUSINESS AND INDUSTRY  
**DIVISION OF MORTGAGE LENDING**  
3300 West Sahara Avenue, Suite 285  
Las Vegas, NV 89102  
(702) 486-0782 Fax (702) 486-0785  
[www.mld.nv.gov](http://www.mld.nv.gov)

C.J. MANTHE  
Director

CATHY SHEEHY  
Commissioner

April 27, 2018

Richard S. Combs, Director  
Legislative Counsel Bureau  
Legislative Building  
401 S. Carson Street  
Carson City, Nevada 89701-4747

VIA ID Mail  
and Electronic Mail to  
[combs@lcb.state.nv.us](mailto:combs@lcb.state.nv.us)

RE: Advisory Council on Mortgage Investments and Mortgage Lending

Dear Mr. Combs,

The Advisory Council on Mortgage Investments and Mortgage Lending (the "Council") was created by the Legislature under Nevada Revised Statutes Chapter 646B.860. Pursuant to NRS 645B.860(2), the Council is comprised of five members appointed to terms of two years by the Legislative Commission from a list of persons provided by the Commissioner of the Nevada Division of Mortgage Lending.

The terms for two members, Kyle Nagy and Alicia Taylor expire on April 1, 2018. Alicia Taylor has expressed an interest in reappointment and we asked that she be reappointed. Kyle Nagy has asked that his term be allowed to expire. Adam Horowitz has submitted his name for consideration for this soon to be vacant position on the Council.

The Division solicited interested candidates to submit their resume for consideration. In accordance with NRS 645B.860 (2), please find below a ranked list of persons who have expressed an interest in reappointment or appointment to serve on the Council. A copy of each interested candidate's resume or other information setting forth their experience, interest and qualifications is attached for your review and consideration.

Alicia Taylor Mortgage Solutions LLC 6655 W. Sahara Ave., Suite A-212 Las Vegas NV 89145 702-241-0206 <a href="mailto:alicia@mortgagesolutionsnv.com">alicia@mortgagesolutionsnv.com</a>	Adam Horowitz Lever Capital Partners 3900 S. Hualapai Way Las Vegas NV 89147 702-688-6483 <a href="mailto:ahorowitz@levercp.com">ahorowitz@levercp.com</a>
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April 27, 2018  
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Please advise if you require further information or if I can be of assistance.

Sincerely,

A handwritten signature in blue ink, appearing to read "Cathy Sheehy", written in a cursive style.

Cathy Sheehy  
Commissioner

Attachment (3 pages)

cc: CJ Manthe, Director  
Department of Business and Industry (w/o attachments)  
(via ID Mail)





April 24, 2018

Scott Whittemore  
Deputy Commissioner  
Division of Mortgage Lending  
Department of Business & Industry  
3300 W. Sahara Ave., Suite 285  
Las Vegas, NV 89102

Re: State of Nevada Advisory Council on Mortgage Investments and Mortgage Lending

Dear Scott:

Thank you for providing me the opportunity to apply to serve on the advisory council. I'm submitting a brief bio below with the desire to be nominated for the term of April, 2018 through April, 2020.

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Adam Horowitz founded Lever Capital Partners in 2009 looking to create a company with a national platform dedicated to solving complex real estate transactions. Since founding Lever Capital Partners, Mr. Horowitz has personally arranged debt, mezzanine and equity financings for some of the nation's foremost real estate developers and owners while solidifying the firm's relationships with key capital sources.

Prior to founding LCP, Adam was a managing director at AFC Realty Capital, where he served as a leader of the firm's Real Estate Capital Markets Group. With over 18 years of real estate financing experience, Adam is the point person for joint venture equity transactions, spends significant time on the mezzanine debt markets and oversees the firm's restructuring platform.

For the last four years Adam has also been the President of the "Real Estate Capital Alliance", a national consortium of commercial real estate mortgage brokers that arranged over \$12 billion of financing since 2015. He sits on the boards of the Las Vegas Chapter of the Entrepreneurs Organization and the Art Museum of Symphony Park.

Very truly yours,

Adam Horowitz  
Principal  
Lever Capital Partners LLC

*Lever Capital Partners | New York • Las Vegas*

## **ALICIA L. TAYLOR**

Cell: (702) 241-0206 / Work: (702) 368-0059

Email: alicia@mortgagesolutionsnv.com

### **SUMMARY OF QUALIFICATIONS**

I bring twenty five plus years of professional lending experience in leadership, management, sales, marketing, customer service, credit card financing, underwriting and operations. With the specific skill set required to survive and thrive as a successful entrepreneur.

### **PROFESSIONAL EXPERIENCE**

#### **Mortgage Solutions LLC, Sr. Manager – Broker/Member, 2004- present**

- Founder, Owner / Member handling all administrative duties, establishing broker associations
- Loan Originator, Loan Officer
- Payroll, management, profit & loss, personnel decisions, training functions
- Facilitated and conducted FTHB classes for various companies and non profit agencies
- Development of referral sources for the company
- Handle all performance reviews, salary administration and corrective actions.
- Delegated authority to management staff
- Managed a staff up to 20 contractors/employees
- VA and Fha Licensed, NMLS Approved

#### **Wells Fargo Home Mortgage, Assistant Vice President, 2002-2004**

- Facilitated broker process to over 50 nationwide wholesale lenders
- Interfaced with all levels of executive management
- Developed loan programs for alternative credit clients for nationwide consumption
- Develop business opportunities in diverse markets and emerging markets
- Supported risk management in compliance efforts.
- Top 3 Division leaders in the nation

#### **Conseco Finance, Area Manager, 2000-2002**

- Managed all loan origination efforts for Nevada and Utah
- Responsible for Lead Generation
- Hired and trained all loan officers
- Responsible for Profit and Loss
- Ranked as Top 3 managers in the country

#### **Norwest Financial, Senior Manager, 1993-1999**

- Trained and promoted five of seven branch managers.
- Ran the most profitable branch in the western United States.
- Handled the lending process from application to approval as well as servicing and collections.
- All aspects of lending: credit cards, auto financing, mortgages, contract finance
- Conducted numerous sales seminars for credit managers
- Led the local university recruiting effort.
- Responsible for all profit planning and forecasting for the year.
- Acted as District Manager, overseeing 50+ employees.
- Maintained lowest employee turnover ratio in the region.
- Named the Star Performer in 1996 and Manager of the Year in 1994, 1995, 1996 and 1997.
- Recognized as Salesperson of the Year and Trainer of the Year, both in 1993

### **EDUCATION**

University of Nevada Las Vegas, Bachelors Degree- Business Administration, 1996  
State of Nevada- Mortgage Lending Division – Mortgage Broker License #1194  
State of Nevada- Real Estate Division- Realtor/Licensee #BS.0143559  
State of California Mortgage Broker NMLS 845549 (Alicia Lynette Taylor)  
State of California- Dept of Real Estate- Broker License #603B412  
District of Columbia – Broker License – Pending 12/2011

#### **COMMUNITY INVOLVEMENT**

Economic Opportunity Board

- Community Finance Radio Show - Host
- 2006-Present Financial Analyst guest for The Moment of Truth radio show

Entrepreneurs Organization (non profit organization)

- 2006-2009 Entrepreneurs Organization –Communications Chair 08-09

Blog – Financial Empowerment– [aliciataylor.blogspot.com](http://aliciataylor.blogspot.com)

#### **ORGANIZATIONS**

NAREB: National Assoc. of Real Estate Brokers

NAMB: National Assoc. of Mortgage Brokers (local and national)

NAR: National Assoc. of Realtors, NV Association, CA Association

NHSSN: Neighborhood Housing of So Nevada approved lender

HIP, CDC: Founder 501c3 Homeowners Initiative Foundation

Pending an appointment to the Nevada Advisory Council on Mortgage Investments and Mortgage Lending

Emerge Nevada Participant 2012

#### **INTERESTS**

Travel, Fitness, Yoga, Writing, Inventing