



STEVE SISOLAK
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
<http://mld.nv.gov>

TERRY REYNOLDS
Director

CATHY SHEEHY
Commissioner

February 20, 2020

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

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 NRS 645B.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, Adam Horowitz and Alicia Taylor will be expiring on May 16, 2020. Both Adam Horowitz and Alicia Taylor has expressed an interest in requesting reappointment and we asked that both be considered for reappointment.

A copy of each interested renewing member's resume or other information setting forth their experience, interest and qualifications is attached for your review and consideration.

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". The signature is fluid and cursive, with the first name "Cathy" and last name "Sheehy" clearly distinguishable.

Cathy Sheehy
Commissioner of Mortgage Lending

Attachment (3 pages)

cc: Terry Reynolds, Director of
Department of Business and Industry (w/o attachments)
(via electronic mail)



January 16, 2020

Cathy Sheehy
Commissioner-Division of Mortgage Lending
Department of Business & Industry
3300 W. Sahara Ave, Ste 285
Las Vegas, NV 89102

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

Dear Cathy:

Thank you for providing me the opportunity to reapply to serve on the advisory council. I'm submitting a brief bio below with the desire to continue on for the term of May, 2020 through May, 2022.

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 19 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 five years Adam has also been the President/President Emeritus of the "Real Estate Capital Alliance", a national consortium of commercial real estate mortgage brokers that arranged over \$19 billion of financing since 2015. He sits on the boards of the Las Vegas Chapter of the Entrepreneurs Organization, is a member/sponsor of the Las Vegas NAIOP and SIOR chapters and has served on the Nevada Mortgage Advisory Council since 2018.

Very truly yours,

Adam Horowitz
Principal
Lever Capital Partners LLC

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

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