

Thomas J Heath

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Profile *Education, professionalism and dedication are the trademarks of my service. I have ten years of experience in the lending industry and am actively working to make the industry more fundamentally sound, with the stated goals of stronger consumer protection and a healthier lending environment.*

Affiliations

- ◆ **2009 Tucson Association of REALTORS® Affiliate of the Year**
- ◆ Southern Arizona Mortgage Lenders Association (SAMLA)- *President*
- ◆ Arizona Mortgage Lenders Association (AMLA) - *Chairman of State Government Affairs Committee*
- ◆ Arizona Association of Mortgage Brokers (AAMB)— *Board of Directors*
- ◆ Arizona Real Estate Commissions Education Advisory Committee - *Advisor*
- ◆ Tucson Association of Realtors (TAR)
 - Housing Opportunities Committee – *Chairman*
- ◆ Southern Arizona Home Builders Association (SAHBA) - *Member*
- ◆ Tucson Hispanic Chamber of Commerce (THCC) - *Member*
- ◆ Literacy for Life Coalition (LLC) - *Financial Literacy Coordinator*
- ◆ The Scotsman Guide - *Published Author*
- ◆ Tucson Citizen - *Guest writer*
- ◆ United Way Community Impact Committee—*Vice Chair*
- ◆ Hogan School of Real Estate--*Instructor*

Experience

Rio Nuevo Financial, LLC	<i>Owner & Broker</i>	Tucson, AZ	2003-2009
<ul style="list-style-type: none">◆ Originate Conforming, Non-Conforming, VA, Commercial and Private Investor loans◆ Oversee daily production and ensure compliance with state and federal regulations◆ Research and develop new lending programs◆ Loan Officer education and training			
HSBC	<i>Branch Manager</i>	Tucson, AZ	1999-2003
<ul style="list-style-type: none">◆ Maintained a full service lending branch◆ Trained loan officers in origination and customer service◆ Managed all aspects of origination and compliance			

Education

The Ohio State University		Columbus, OH	1988-1992
<ul style="list-style-type: none">◆ Bachelor of Arts with a major in English literature			
Hogan School of Real Estate		Tucson, AZ	2003 & 2007
<ul style="list-style-type: none">◆ Mortgage Lending Course◆ Real Estate Sales Person Licensing Course			

