

Andy Fraguela

Sales Manager at Envoy Mortgage

fraguela@me.com

Summary

Hello,

I am Andy Fraguela and I have been in Mortgage Lending for more than 16 years. I graduated from the University of Phoenix with a Bachelor of Arts in Management and have lived in the San Diego area for 30 years. My professional activities and affiliations include, First Time Home Buyer and Financial Literacy Instructor for Bayside Community Center, Springboard CDFI, Certified Directivo Coach with the Latin American Association of Coaching, and a Creator of "Forjando Metas" workshops. I am also a Professional Musician for the last 38 years and a proud US Navy Veteran.

I am committed to providing tailored financing options to home buyers and homeowners in the San Diego County area. Integrity is the cornerstone of my business and I believe that communication and respect is the key to building strong and lasting relationships with borrowers and business partners alike. What sets me apart from the competition is my core belief that integrity is my number one priority and my philosophy is to listen to each customer's needs and respond to those needs efficiently and effectively.

Experience

Sales Manager at Envoy Mortgage

November 2016 - Present

Ca DBO: NMLS 840073

Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act
Equal Housing Lender

Mortgage Originator at Finance of America Mortgage LLC

February 2016 - November 2016 (9 months)

Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act
Equal Housing Lender

Mortgage Consultant CA DBO: NMLS 840073 at Caliber Home Loans

November 2014 - February 2016 (1 year 3 months)

Licensed by the Dept. of Business Oversight under the CA Residential Mortgage Lending Act
Equal Housing Lender

Mortgage Banker NMLS 840073 at JPMorgan Chase

October 2012 - November 2014 (2 years 1 month)

Mortgage Consultant at Kinecta Federal Credit Union

January 2012 - September 2012 (8 months)

Mortgage Lending

Sales at Verizon Wireless

April 2010 - January 2012 (1 year 9 months)

Top Producer for July, September, November 2010 and July 2011.

Account Manager

October 2008 - December 2009 (1 year 2 months)

Residential Mortgage Sales, and Wholesale Account Rep. for Mortgage Brokers

Sales at Wells Fargo Home Mortgage

February 2008 - October 2008 (8 months)

Mortgage Lending

Sales Manager at 24K International Realty

June 2000 - March 2008 (7 years 9 months)

Real Estate Sales & Mortgage Sales

Territory Manager at Timm Medical Technologies

January 1995 - January 2001 (6 years)

Medical Equipment and O.R. Supplies.

Managed 5 representatives in 5 Western states.

Implemented training course for new recruits - speeding profitability.

Surgical Technologist

January 1985 - January 1995 (10 years)

Perform and assisted in major urological surgery cases.

Developed training courses for new residents

Education

University of Phoenix

B.A, Business Administration

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[Contact Andy on LinkedIn](#)