

Jonathan Pinard: Began his career in the mortgage business in 1987 as a Loan Officer for a New York based mortgage banker. In 1989 Jonathan started a mortgage brokerage company, which by 1994 grew large enough to become a mortgage banking company with FHA Direct Endorsement, VA Automatic Approval and an approved Freddie Mac Seller Servicer. Jonathan went on to become a Vice President of the Reverse Mortgage Division for two Federally Chartered banks. During this time he spearheaded community awareness programs for the reverse mortgage product by speaking at numerous community and industry events.

Jonathan was an FHA Direct Endorsed Underwriter and a VA Automatic Underwriter for 10 years. Jonathan is the current Treasurer & past chairman of the [ESMBA](#) (Empire State Mortgage Bankers Association) and was president of the association for over 10 years. Jonathan was a member of the New York State Banking Department Committee for the development of the N.Y.S. Loan Originator Test. He also served as a member of the planning committee for the North East Regional Mortgage Bankers Conference held annually in Atlantic City New Jersey. Jonathan is a recognized expert in state and federal compliance as well as FHA and conventional lending .

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