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Mortgage and Real Estate Biography

I am Steve Gonzalez, a Texas native and graduate of the University of Texas at Austin (BBA Finance'92) and I have worked my entire professional career in mortgage and banking. While in Austin at University, I completed an international service internship with what was then NCNB Bank. Upon graduating, I moved up the ranks opening and managing NationsBank branches offering financial products and services, including loans to a variety of customers. At various points in my career I moved into specialized roles in mergers and acquisitions, training, technology and operations and Premier Banking Services – all while at Bank of America. 2010 marks my 20th year of service with Bank of America.

Throughout my career I increased my experience with mortgage lending and investment. As a branch manager I facilitated real estate lending at many levels - first purchase, refinance and home equity. I began my professional mortgage lending business with Bank of America's Retail Mortgage division in 2005. Aggressively building my mortgage business by expanding resources and clientele, I have closed over \$100,000,000 in loans – primarily purchase business in all lending segments – construction, conventional, FHA/VA and specialized programs like Fannie Mae's MyCommunity program. In addition, I have closed loans using assistance and grant programs from the City of Dallas, Texas Department of Housing and Community Affairs as well as others.

Today as both a mortgage originator and a professional real estate investor, I have created a fond appreciation for both first time homebuyers and well as buyers moving into what some would consider their dream homes. As the market changes, I am constantly taking action to keep up with the times and stay in the forefront of real estate opportunities for both my customers as well as my realtor clients. Having worked with bank branches and realtors from all parts of the DFW area has allowed me to work with clients purchasing or refinancing properties in many areas of the city, primarily in Dallas from the southern sector in Cedar Hill all the way up to Plano and Frisco and all areas in between. My personal experience with real estate gives me special knowledge of the Victory, Uptown, Oaklawn, Oak Cliff, Lakewood, Park Cities, North Dallas and 635 corridors.