
Profile

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Prefix

Kristina

First Name

M

Middle Initial

Kovarik

Last Name

kristina.kovarik@outlook.com

Email Address

1198 Rolling Oaks Avenue

Street Address

Suite or Apt

Tarpon Springs

City

FL

State

34689

Postal Code

Mobile: (847) 370-1671

Primary Phone

Alternate Phone

Guaranteed Rate

Employer

Product Development Manager

Job Title

Occupation

Financial Services (mortgages)

Which Boards would you like to apply for?

Pinellas County Housing Finance Authority: Appointed

To which Commissioner are you applying?

 Dave Eggers (Single Member District 4)

Are you currently a Pinellas County resident?

 Yes No

If you are a Pinellas County resident, for how long?

1 month

Kristina M Kovarik

Are you registered to vote in Pinellas County?

Yes No

Are you currently serving on any Pinellas County boards, councils, or committees?

Yes No

If you are currently serving on any Pinellas County boards, councils, or committees, please name.

Do you have or hold any employment or contractual relationship with any business or any agency which is subject to the regulation of or is doing business with Pinellas County?

Yes No

If you have or hold any employment or contractual relationship with any business or any agency which is subject to the regulation of or is doing business with Pinellas County, please explain.

Do you serve on any state, regional or local government boards, councils or committees?

Yes No

If you serve on any state, regional or local government boards, councils or committees, please explain.

Are you current with all taxes and any other financial obligations?

Yes No

If you are not current with all taxes and any other financial obligations, please explain.

Have you been convicted of a Public Entity Crime? Public entity crime is defined by Florida Statute, sec. 287.133 as a violation of any state or federal law by a person with respect to and directly related to the transaction of business with any public entity or with an agency or political subdivision of any other state or with the United States, including, but not limited to, any bid, proposal, reply, or contract for goods or services, any lease for real property, or any contract for the construction or repair of a public building or public work, involving antitrust, fraud, theft, bribery, collusion, racketeering, conspiracy, or material misrepresentation.

Yes No

If you have been convicted of a Public Entity Crime, please explain.

Have you been convicted of a financial felony?

Yes No

If you have been convicted of a financial felony, please explain.

Have you ever been convicted of a crime against children or seniors?

Yes No

If you have ever been convicted of a crime against children or seniors, please explain.

Are you currently, or have you ever sued Pinellas County?

Yes No

If you currently, or have ever sued Pinellas County, please explain.

Have you ever been arrested, charged, or indicted for violation of any federal, state, county, or municipal law, regulation or ordinance? (Exclude traffic violations for which a fine or civil penalty of \$150 or less was paid)

Yes No

If you have ever been arrested, charged, or indicted for violation of any federal, state, county, or municipal law, regulation or ordinance, please explain.

[Pinellas County Boards and Commissions Standards of Conduct for Citizen Appointees](#)

Interests & Experiences

State your background, including your education, work experience, civic or community organization memberships and positions, and any professional licenses or memberships, and explain how this applies to the function of the board, council or committee.

I recently moved to FL. I was born and raised in Dunedin. Over the past years I have served on several Affordable Housing Committees and Boards. I also held local elected positions and understand the governance process. In my professional career, I have been responsible for relations and product management with Fannie Mae, Freddie Mac, FHA, VA and dozens of state and local HFAs. I am very passionate about Affordable Housing and have studied it the issues and solutions for many years. I am eager to find an opportunity to get engaged again and use my knowledge and experience to help further affordable housing goals in Pinellas County.

Upload a Resume

Demographics

Ethnicity

Caucasian/Non-Hispanic

Gender

Female

05/04/1957

Date of Birth

The Pinellas County Commission strives to promote diversity and provide reasonable accommodations for individuals with disabilities. If you are requesting accommodation, please indicate below:

By clicking on "I Agree," below, I affirm that the information above is true and correct, and that I have read and agree to be bound by the Pinellas County Standards of Conduct for Board Appointees. I further understand and agree to the responsibilities and commitment of time associated with an appointment to a Pinellas County board, council, or committee.

I Agree *

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Kristina Kovarik

1198 Rolling Oaks Ave 
Tarpon Springs, FL
847-370-1671 
Kristina.Kovarik@outlook.com 
m
Linkedin.com/in/krystikovarik 
k
@Krysti_Kovarik 

I am an accomplished mortgage banking professional with end-to-end experience in mortgage product management specializing in agency, jumbo, and affordable housing initiatives. I have extensive experience managing people, processes, and technology to be successful.

Skills

- Product Development Governance
- Cross-Functional Team Leadership
- Mortgage Product Expertise
- Management Experience
- Policies and Procedure Development
- Affordable housing initiatives including HFAs and DPAs

Experience

AUGUST 2019 - PRESENT

Product Development Manager / Guaranteed Rate, Chicago, IL

- Develop and implement new products or enhancements to existing products that supports sales goals and corporate goals for conventional, jumbo, government, and affordable housing products. Working with multiple investors in bulk, correspondent and wholesale relationships
- Develop and maintain strong relationships with investors that support sales and corporate goals.
- Manage a long-term roadmap that meets the company's vision and financial goals.
- Manage and lead cross-functional teams to implement new products or enhancements (originations, processing, underwriting, closing, post-closing, delivery, and capital markets)

NOVEMBER 2018 - AUGUST 2019

Product Strategist / Down Payment Resources, Atlanta, GA

- Develop and implement strategies that enhance or add new features to SaaS that supports housing finance agencies and agency affordable lending mortgage products.
- Develop and maintain strong relationships with industry participants that support affordable lending and down payment assistance programs.
- Manage a long-term roadmap that meets the company's vision and financial goals.

- Attend and speak at industry events such as local or regional housing agencies or industry trade organizations.

APRIL 2017 – OCTOBER 2018

Community Lending Program Manager / MGIC, Milwaukee, WI

- Develop and implement strategies that support sales and marketing efforts with housing finance agencies, agency affordable lending mortgage products and the community reinvestment act.
- Included developing and maintaining strong relationships with industry participants that support affordable lending and down payment assistance programs.
- Communicated regularly with key stakeholders, including marketing services, field sales and management.
- Specific accomplishments included Duty to Serve preparation and analysis, conducted in person and on-line outreach with mortgage lenders, community banks, credit unions and not-for-profit community organizations to promote agency affordable lending products, down payment assistance programs and strategies to improve homeownership for underserved markets.

AUGUST 2014 – MARCH 2017

Affordable Lending Product Manager / PNC, Downers Grove, IL

- Manage all aspects of the product development lifecycle for the affordable lending product line to meet sales and regulatory goals for production and investor requirements.
- Develop business requirements, launch material, and review/execute legal agreements to participate in state housing agency programs and down payment assistance programs.
- Work across departments to understand business objectives and opportunities.
- Work with system/engineers to deliver successful solutions.

JUNE 2012 – APRIL 2014

Program Manager (Originations) / PHH Mortgage, Bannockburn, IL

- Manage enterprise-wide project implementation to support client driven or regulatory initiatives; create all project documentation including business requirements.
- Coordinate and collaborate with Operations and Business Support Units, including Information Technology, implementing new initiatives within established timelines.

AUGUST 2009 – JUNE 2012

Product and Forms Manager VP / PNC, Downers Grove, IL

Directed product line (agency, government, AHI, portfolio), including new products, enhancements, and maintenance to ensure compliance with investor and regulatory requirements from point of sale through servicing. Managed business requirements and release for system support on POS/LOS for products, forms and programs, including downstream interfaces.

- Made certain sales force and operations had tools and information necessary to effectively manage product and forms communication by laying out features and benefits to improve user experience with information; redesigned and launch new product page.
- Designed and implemented new Product Ideation process, which led to identifying ideas with most value and that represented the best return on investment.
- Create business requirements, communicate and prioritize them, maintain product roadmap.

JULY 2007 - JULY 2009

Contractor/Product Development / Morgan Stanley,
Riverwoods, IL

- Developed, managed and implemented several product development initiatives involving agency lending, risk mitigation activities and housing recovery programs.
- Established project definition, scope, business requirements and end-to-end implementations, as well as managed cross-functional project teams, implementing new products and governance process, adding and improving speed to market, which allowed client to be competitive.

SEPTEMBER 2001 - JUNE 2007

Product Development Manager FVP / Washington Mutual,
Vernon Hills, IL

- Directed end-to-end product development lifecycle for multiple origination channels, including concept, initiation, project management, system development, launch and benefits realization; product menu included first and second lien transactions (agency, government, AHI, portfolio)

Previous roles prior to 2001 included additional product development manager roles, program management for business improvement initiatives, sales training, policy and procedure manager, processing, underwriting, closing, post-closing and operations management - Job details are available on request.

Volunteer Experience and Leadership

- **Village President**, Gurnee, IL, elected May 2005 till April 2021.
- **Stormwater Management Commissioner**, Lake County, IL, appointed May 2005 till April 2021.
- **Central Lake County Joint Action Water Agency Director**, Lake County, IL, appointed May 2005 till April 2021.
- **Affordable Housing Commission - Lake County, IL** appointed 2007 to 2012

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Prefix

Mrs

Ramona

First Name

D

Middle Initial

Hunter

Last Name

kendkesha@gmail.com

Email Address

6262 20th Street South

Street Address

Suite or Apt

St Petersburg

City

FL

State

33712

Postal Code

Mobile: (727) 452-1485

Primary Phone

Home: (727) 452-1485

Alternate Phone

First Home Bank

Employer

CRA, AVP, Mortgage Loan
Originator

Job Title

Occupation

Mortgage Lending

Which Boards would you like to apply for?

Pinellas County Housing Finance Authority: Submitted

To which Commissioner are you applying?

 Rene Flowers (Single Member District 7)

Are you currently a Pinellas County resident?

 Yes No

If you are a Pinellas County resident, for how long?

56 Years

Are you registered to vote in Pinellas County?

Yes No

Are you currently serving on any Pinellas County boards, councils, or committees?

Yes No

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N/A

Do you have or hold any employment or contractual relationship with any business or any agency which is subject to the regulation of or is doing business with Pinellas County?

Yes No

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N/A

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Yes No

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N/A

Are you current with all taxes and any other financial obligations?

Yes No

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N/A

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Yes No

If you have been convicted of a Public Entity Crime, please explain.

N/A

Have you been convicted of a financial felony?

Yes No

If you have been convicted of a financial felony, please explain.

N/A

Have you ever been convicted of a crime against children or seniors?

Yes No

If you have ever been convicted of a crime against children or seniors, please explain.

N/A

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N/A

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Interests & Experiences

State your background, including your education, work experience, civic or community organization memberships and positions, and any professional licenses or memberships, and explain how this applies to the function of the board, council or committee.

I have a Bachelor's Degree in Business from Strayer University. I also have an AA Degree in Business from St Petersburg College and I am a high school graduate from Northeast High School. I Have been in the banking/lending industry for 37 years, the majority of my time has been spent in a leadership role. I am currently an CRA, AVP, Mortgage Loan Officer. I have a great passion for PEOPLE. My community service has involved served on the Board of Girls Inc., Pinellas Park and I WILL Foundation Inc., St Petersburg and most recently the South St Petersburg CRA Advisory Council for three plus years.

Upload a Resume

Demographics

Ethnicity

African American

Gender

Female

07/18/1965

Date of Birth

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N/A

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