

ANNETTE MOREAU

ENVOY MORTGAGE

By Mark R. Gustetter



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Upon meeting Annette Moreau

for the first time, one might be hard pressed to fully grasp how experienced, knowledgeable and successful she actually is. Her warmth, graciousness and genuine desire to help her clients serve to balance her drive, motivation, business acumen and attention to the smallest of details. And it is by way of this harmonious balance that Annette has achieved the incredible successes in her personal and professional lives that she has.

In her professional life, Annette has been responsible for multiple hundreds of millions of dollars of mortgage funding volume during her career. And, as a result of her continuing her education in accounting at the University of Albany, Annette has benefitted from the opportunity to regularly interact with the Millennial generation---a very large and growing segment of the home buying market--and she has gained invaluable knowledge and insight into what they want, how they think, and a greater understanding of how best to communicate mortgage strategies with and to them. As a member of Beta Gamma Sigma, Annette provides to her wide range of clients the discipline, standard of excellence and accountability to work within and adhere to the highly structured framework of veracious business ethics and standards.

As any parent can tell you, generations communicate differently amongst themselves and with other generations, and life objectives are very different from generation to generation. Listening to her borrowers explain their objectives, and understanding the market trends as they develop and change, allows Annette to provide a truly unique, highly customized and personalized approach to assisting homeowners with their borrowing needs.

All of this knowledge and experience has been carefully developed and cultivated over the more than 20 years that Annette has been working in the mortgage financing arena. And, as might be expected over such a long and successful career, Annette has achieved a level of diversification that is unparalleled in the home mortgage market. First time home buyers, empty nesters, professionals needing to relocate, the luxury home market, and self-employed borrowers (this is Annette's main

target market, and one in which she excels) are all market segments in which she has tremendous depth and experience. Her proven performance in so many different niche markets is evidenced by her portfolio of satisfied and return clients.

Annette's education in accounting and credit, debt and revenue analysis provides her with a distinct advantage over the vast majority of her competition when it comes to analyzing tax returns and fine tuning income recognition opportunities. Another specialized area of the market in which Annette has extensive expertise is that of divorce settlements. To further enhance her position within this highly specialized market segment, Annette has set her sights on completing her training as a Certified Public Accountant (CPA), and as a Certified Divorce Financial Analyst (CDFA). Understanding real property settlement/objectives within divorce proceedings is something that Annette does exceptionally well.

And, as if all this was not enough, Annette is also very well versed in assisting active duty military personnel and veterans with VA loans. She actually enjoys structuring these types of loans a great deal, because of the satisfaction that comes with serving those in our military who serve us so well. And Annette's position at Envoy Mortgage (<https://amoreau-envoy.mortgagewebcenter.com/#>) allows her to take full advantage of Envoy's having been chosen as the preferred VA Lender for the American Legion in the State of Florida.

In her personal life, Annette is a single mother who successfully reared three fine sons, all of whom are highly educated, and who take after their mother; her eldest son is set to graduate from Berklee College of Music in Boston, in May. Music has always played a central role in Annette's life growing up, and all three of her sons have careers in the music field. This love of music has also translated directly into the church affiliations that Annette and her sons share, of which there are many. And Annette even manages to find the time to volunteer for worthy causes, such as The Council of 101 for the Orlando Museum of Art. And, incredible though it may seem, Annette is also a grandmother twice over, with a third on the way.

