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Ramón L. Marrero

13 June 2025

Charter Review Committee
City of Palm Coast
160 Lake Ave.
Palm Coast, FL 32164

Dear Committee,

I am writing to express my interest in joining the Charter Review Committee as a member. I have enclosed my application and resume for your review and consideration. Over the last 18 years of being a Palm Coast resident, I have worked in several nonprofit organizations that have given me a wide view of the matters of this city. In addition to my background and work history in analyzing all types of federal guidelines and SOPs, I offer over 30 years of experience in administration and management skills.

A review of my credentials will indicate that I offer this experience and my willingness to work for the Palm Coast community in the mortgage loan lending field. My resume reflects the scope of my knowledge, including a career terrain with all types of matters. A few highlights of my expertise:

- Ability to analyze and solve problems under pressure in a constantly changing work environment.
- Strong organizational skills with the ability to prepare and facilitate presentations to individuals or large groups.
- Team player with excellent management skills, coaching, teaching, and fully bilingual in English & Spanish.

I aim to create a high-profile work environment with my enthusiasm, creativity, and experience to ensure the best result for this committee. If selected for this position, I would be humbled and honored to participate in the growth of our beautiful city by providing the strategic/tactical leadership critical to assisting an organization in achieving its goals. I am sure that my presence on your committee will prove to be beneficial to your organization. As such, I would welcome an opportunity to speak with you in person. Thank you in advance for your consideration.

Sincerely,



Ramón L. Marrero

Enclosure



VOLUNTEER BOARD AND COMMITTEE APPLICATION

Thank you for your interest in serving the City of Palm Coast.

Your completion of this application is necessary so that the members of the City Council can thoroughly review each application as part of their consideration of your appointment.

Please be advised that background screening of all applicants is required.

Résumés may be attached.

Please check the Board/Committee/Council for which you are applying:

<input type="checkbox"/>	Beautification & Environmental Advisory Committee *	<input type="checkbox"/>	Planning & Land Development Regulation Board * ** ♠
<input type="checkbox"/>	Code Enforcement Board *	<input type="checkbox"/>	Volunteer Firefighters' Pension Fund Board *
<input type="checkbox"/>	Citizen's Advisory Committee	<input type="checkbox"/>	Bicycle and Pedestrian Advisory Committee
<input type="checkbox"/>	Residential Drainage Citizen Advisory Committee *	<input checked="" type="checkbox"/>	Charter Review Committee
<input type="checkbox"/>	Flagler County Housing Task Force/Affordable Housing Advisory Council: <input type="checkbox"/> Citizen from the City of Palm Coast representing essential services personnel <input type="checkbox"/> Representative of residential home building industry		

* Appointees must file a Financial Disclosure Form 1 at time of appointment and **ANNUALLY** thereafter with the Florida State Commission on Ethics.

** Appointees will also serve on the Citizens' Advisory Task Force

♠ Requires at least one board member to be appointed from **EACH** City Council District, when possible.

ALL CITY BOARDS AND COMMITTEES ARE SUBJECT TO THE SUNSHINE LAW AND PUBLIC RECORDS LAW.

RE-APPOINTMENT

☐ Yes ☐ No

1. PERSONAL

Name: Ramón Luis Marrero E-mail address: ramon.marrero317@gmail.com

Residence Address: 54 Rickenbacker Drive District # 4

City: Palm Coast State: FL Zip: 32164

Mailing Address (If Different from Residence): Same

Home Phone: 386-313-1733 Business Phone: 386-793-2251

Place of Birth: New York, New York

Date of Birth: 10/27/1959

How long have you been a permanent resident of Palm Coast? 18 years

What year did you become a continuous resident of the City of Palm 2007

List all places of residence for the last five years.

Address	City & State	From	To
54 Rickenbacker Dr., Palm Coast, FL > 32164		2022	Present
12 Pitt Lane, Palm Coast, FL. 32164		2018	2022
39 Secretary Trials, Palm Coast, FL. 32164		2011	2018
7 Palmer LAne, Palm Coast, FL. 32164		2007	2011

Are you a registered voter in Flagler County? ☐ Yes ☐ No

Have you ever used or been known by any other legal ☐ Yes ☒ No

name? If yes, explain: N/A

Are you a citizen of the United ☒ Yes ☐ No

States? If no, explain: N/A

If you are a naturalized citizen of the United States, date of naturalization: N/A

2. EMPLOYMENT HISTORY (A résumé may be attached at the option of the applicant) (If retired, please still list your previous occupation and employment history.)

If retired, please list your occupation before retirement: Please see resume attached

Occupation: _____ Current Employer: _____

Current Business Address: _____

City State Zip Phone #

List all of your employment history during the last five years. Include employers' name, business address, type of business, occupation, or job title and period(s) of employment.

Employer & Address Type of Business Occupational Title Period of Employment

Have you ever been employed by any state, district, or local governmental agency in Florida? ☐ Yes ☒ No
If yes, identify the position(s), the name(s) of the employing agency and the period of employment.

Position Employee Agency Period of Employment

3. EDUCATION

Please see resume attached

High School: _____ Year Graduated: _____
Name & Location

List postsecondary educational institutions or programs attended:

Name & Location	Dates Attended	Certificate/Degrees Received

4. MILITARY SERVICE

Are you or have you ever been a member of the Armed Forces? Date of Service: ☒ Yes ☐ No

Time in Service 1978-1996

Branch or Component: US Army and the Puerto Rican Army National Guard

Date and Type of Discharge: _____

5. INTEREST/ACTIVITIES/COMMUNITY AND/OR CIVIC INVOLVEMENT?

Are you currently or have you ever served on any City Volunteer Board or Committee? ☐ Yes ☒ No

If yes, which Board or Committee? _____

List any business, professional, occupational, civic, or fraternal organizations or community groups of which you have been a member during the past five (5) years.

Name of Organization(s)
Please see resume attached

6. QUALIFICATIONS FOR APPOINTMENT

State your experiences and interests or elements of your personal history that qualify you for this appointment.

Please see Resume attached

Have you received any degree(s), professional certification(s), or designation(s) related to the subject matter of this appointment? If yes, list below: ☐ No ☒ Yes ☐ No

Please see resume attached

Do you currently hold any office or position (appointive, civil service, or other) with any government entity? If yes, list below: ☐ Yes ☒ No

N/A

Have you ever been elected or appointed to any public office? If yes, list below: ☐ Yes ☒ No

<u>Office Title</u>	<u>Date of Election or Appointment</u>	<u>Term of Office</u>	<u>Level of Government</u>
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N/A

Have you or a business of which you have been an owner, officer, or employee, held any contractual or other direct dealings during the last four (4) years with City government, including the office or agency to which you have been appointed or are seeking appointment? ☐ Yes ☒ No If yes, explain below:

<u>Name of Business</u>	<u>Relationship to the Business</u>	<u>Business Relationship to Agency</u>
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N/A

Have you held or do you hold any occupational or professional licenses(s) in the State of Florida? ☐ Yes ☒ No If yes, provide the information below. If any disciplinary action (fine, probation, suspension, revocation, disbarment, etc.) has been taken against you by the issuing authority, state the type and date of this action.

<u>License/certificate Title & No.</u>	<u>Original Date of Issuance</u>	<u>Issuing Authority</u>	<u>Disciplinary Action/Date</u>
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N/A

How do you believe that your education, experience, talents and skills will benefit the work of the Board or Committee and are you willing to act as a decision maker and not as an advocate, if required by law?

Please see presentation letter and resume attached

What is your understanding of the relationship of this Board or Committee to the City Council?

I believe that this relationship is one of an independent but mutual understanding to better the laws and regulations that govern our city.

7. REFERENCES – Please list three references (business and/or personal)

Tom Witherspoon 6 Sentry Court, Palm Coast, FL 32164 Tel: 954-309-7836

Name, Address & Telephone Number

Priscilla Berrios , 445 Landing Blvd. unit 103, Palm Coast, FL. Tel: 386-793-2252

Name, Address & Telephone Number

Joseph Conochalla, 61 Flagler Drive, Palm Coast, FL. 32137 Tel:859-509-2108

Name, Address & Telephone Number

8. ACKNOWLEDGMENT

If required by law, will you file a financial disclosure statement?

☒ Yes

☐ No

I understand the responsibilities associated with being a member of a City Board or Committee and that I may be subject to financial disclosure laws and ex parte communications rules and that I will be subject to the Code of Ethics for Public Officers and Employees and City rules of conduct.

I certify that I have adequate time to serve if appointed and that I will serve in accordance with the requirements of the Board or Committee to which I am appointed.

Further, by executing this application below, I am authorizing City staff to perform a personal background screening, which shall include a general criminal records check and other checks relative to the board or committee for which I am applying.



Signature

6/13/2025

Date

NOTE: If you have questions concerning the duties and responsibilities of any of the above Boards or Committees please contact the City Clerk.

RETURN TO: City Clerk
City of Palm Coast
160 Lake Ave.
Palm Coast, Florida 32164

PHONE: 386-986-3713

EMAIL: cityclerk@palmcoastgov.com

WEBSITE: www.palmcoastgov.com

ALL CITY BOARDS AND COMMITTEES ARE SUBJECT TO THE SUNSHINE LAW AND PUBLIC RECORDS LAW.

SUNSHINE LAW: The primary purpose of Government in the Sunshine Law is to assure public access to the decision-making processes of public boards and commissions. The Sunshine Law extends to discussions and deliberations as well as to formal actions taken by boards and commissions.

Ramón L. Marrero

54 Rickenbaker Drive

Palm Coast, FL. 32164

Tel/Fax (386) 313-1733 - Cell (386) 793-2251

Email: ramon.marrero317@gmail.com

SUMMARY OF QUALIFICATIONS

- | | | |
|---------------------------------|---------------------------------------|--|
| • Maximization of Profits | • Training & Staff Development | • ARM and Serving Audits |
| • Quality Control Audits | • Early Payment Default Reviews | • Skilled in several automated systems |
| • Financial & People Management | • Budget Preparation & Administration | • SIX SIGMA work oriented |
| • Fully Bilingual | • FNMA/FHLMC DU/LP Guidelines | • FHA/VA Guidelines |

EMPLOYMENT HISTORY

Hispanic American Cultural Society, Inc., Palm Coast, FL

2022-Present

President/Founder of a 501(c)3 Nonprofit Organization

- Administrating a means to promote Hispanic culture, heritage, and language and seeking out community necessities by engaging in sectors with fewer resources.
- Creating a vibrant Hispanic community that embraces its cultural heritage, language, and traditions while promoting social Justice and equitable opportunities for all.
- Assisting high school seniors with monetary scholarships to ease their financial impact and help them strive for a better future in their higher educational journey.

Knights of Columbus 4th Degree Assembly, Corpus Cristi, Flagler Beach, FL

2012-Present

Faithful Navigator – (President) 2025-2026

- Fundraising through family events for the good of the church and community and to advocate for Pro-life, our veterans' needs, and also our church's necessities.
- Create an environment of personal and religious growth for our 4th Degree members.
- Connect with other charitable organizations to better serve our community.

Wells Fargo Home Mortgage, Palm Coast, FL

2007-2008

Home Mortgage Consultant

- Origination of loans daily on prime, sub-P, CP, ALT-A, and A-Minus also markets other products and services to clients.
- Meet with realtors, brokers, and builders to market these products to their clientele at better savings.
- Assisted in the preparation of the necessary documentation for the approval of loans

Doral Financial Corporation, San Juan, PR

2003-2006

Underwriter

- Underwrote residential Prime, Alt-A, and Sub-prime loans, evaluating the subject property, financial strength, and creditworthiness of borrowers. Also identified and analyzed mortgage portfolio risks, validating the final underwriting and compliance decision.
- Signing Authority up to \$417K in conforming/nonconforming commercial loans and FHA new project loans
- Underwrote jumbo/commercial loans and prepared loan packages up to \$700K
- Review and analyze legal documentation to determine accuracy, completeness, and data integrity
- Emphasis on verifying compliance with Reg. B, C, and Reg. Z, RESPA and Sec. 32
- Supervised loan processors and originators as needed
- Managed as Team Leader on audits for portfolios from triple AAA loans, certified with scratching and denting for buyers from secondary markets such as Bears Stearns & Co., Santander, First Bank, Deutsche Bank, and Citi. Group and Goldman Sachs also the Condition clearing process; organizing staff for optimal return on curable exceptions, including Clayton Holdings and Promontory Financial audits for Doral

Major Account Compliance and Auditing Officer

2004-2006

- Clients serviced were Deutsche Bank, Bears Stearns & Co., Promontory Financial, Citibank, PR, Santander, PR, First Bank, PR, and Clayton Holding.
- Corporate Trouble Shooter, developing plans, assuring branch's marketing, processing & customer satisfaction success.
- Interviewed clients regarding early default, loss mitigation, and ready-to-foreclose loans to determine if the loan was able to be saved or proceed with legal action
- Strategically opening new Branches while implementing procedures to improve the overall marketing and processing goals.
- Recipient of numerous commendation letters from Management and Customers for actively supporting the Bank's CRA position
- Underwrote nonconforming CMO loans

Direct Marketing Officer

1998-2004

- Account Execute: Originated 1 -2 daily loans and marketed products and services to potential clients.
- Met with realtors and brokers to market these products to their clientele at better savings
- Assisted in the preparation of the necessary documentation for the approval of loans
- Averaged above the monthly institutional marketing goals

San Juan City Police Department

1983-1998

Police Officer

- **1990** Community Relations Police Officer of the Year
- **1992-1994** Supervised a Team on the FBI Safe Street Task Force

Bayamon City Finance Department

1980-1983

City Tax Collector

U S Army & Puerto Rican Army National Guard

1978-1996

Military Police, Ad. Clerk & Seminar Trainer

EDUCATION

Appraisal Analysis, MBS
BA Administration, COLUMBIA COLLEGE
San Juan City Police Academy,
Institute of Banking,
US ARMY Military Police Academy,

San Juan, PR 2006
Caguas, PR 1992-95
San Juan, PR 1983
Rio Piedras, PR 1981-82
Ft. McClellan, AL 1978

COMMUNITY ACTIVITIES

President	2010-11 Hispanic American Club of Palm Coast
Chairperson	2008-09 Hispanic Heritage Festival of Palm Coast
Co-producer	2009 Caribbean Festival of Palm Coast
Cofounder & Treasurer	2007-09 Flagler County Chapter for the National Association of Hispanic Real Estate Professionals (NAHREP)
Treasurer	2008 Hispanic-American Club of Palm Coast
Treasurer	2000-07 Lions Club of America, San Juan Chapter.