

Professional accomplishments

30 years professional experience in Corporate Finance, Real estate Lending & Real estate Development.

Executive Vice President & Director of Real estate BBVA, North America.

Responsible for all aspects of Real estate with in BBVA Group North America.

Other Executive Positions held: WellsFargo Home Mortgage, Flagstar Bank, Zions Bancorp, Wintrust Mortgage, & US Bank

Responsible for creating:

Professional Mortgage Program for Dr's, Attorneys, CPA's and Dentists graduating from University with huge student debt and a lower starting salary. The program gave 100% financing to help a future professional get a head start.

Foreign National and Corporate Foreign National Programs allows individuals living in the country legally to obtain home financing. The corporate program was designed to allow companies in the US that employ individuals abroad to qualify for a home while they live in the US.

HOME Program – home ownership made easy, is a low to moderate income loan allowing a borrower with modest means to qualify for a mortgage loan. Most loans are available at 100% loan to value, also allowing an additional 3% to cover loan fees.

Multiple Builder Programs – Best of class One Time Close loan program.

Numerous Partnerships with Large, Mid, Small builders.

Awards:

Highest Net Profit Award – WellsFargo Home Mortgage – Averaged 620 basis points profit 2005-2006

Circle of Excellence – BBVA Compass 2008

Pinnacle Award – BBVA 2009, 2010, 2011, 2012, 2013

Excellence Award for a Business Line – BBVA 2014

Personal Accomplishments

Eagle Scout, Boys State Utah 1987, Mission Service for The Church of Jesus Christ of Latter Day Saints, Canada, Calgary Mission 1989-1991, Active Service as a member

Awarded a US Patent – Child protection device – Kfinder;

Education – Post Graduate studies, Cornell University, BS Marketing & Economics – Studied at University of Utah, Brigham Young University, Utah Valley University and University of Phoenix. Associates of Science Degree – Utah Valley University; Professional licenses NMLS & Commercial & Residential Real estate

Why Support LOAF

Why us? Love One Another Foundation (LOAF) and Cbox, LLC? I was diagnosed with a medical condition back in 2016, even though it was not a terminal illness it became terminally to me mentally! My world began to slip from being a Corporate Executive to a mere shadow on the peripheral of society.

Mentally I was the "least of these" feeling forgotten and hopeless. I am grateful to the people that helped lift me up when it seemed I was invisible. They became angels hands and helped me understand Life's purpose for me had changed! My skills, knowledge and experience will be put to use helping the "least of these" among us! The necessities are food, clothing and shelter. LOAF is set up to assist through its Payitforward program short term needs (food/clothing), Hope2Homes will be a housing grant program to help low income individuals and families afford housing constructed by Cbox, LLC

Cbox, LLC specializes in innovative and modern building methods allowing us to construct high quality semi customizable housing that is move in ready at the clients price point and provides an outline for upgrades they can make on their timeline and budget.

We have all at one time or another in life felt like the "least of these", what can you do? Act... Please take a moment to read the letter attached. It is my personal mission statement! I hope it touches your heart! Thank you! JL

"The Least of These"

Embracing Compassion in a Complex World

In the tapestry of humanity, the phrase "the least of these" holds a profound resonance, echoing through the corridors of empathy and kindness. It invites us to contemplate the essence of compassion and challenges the conventional metrics by which we measure significance. This phrase, rooted in the teachings of empathy and altruism, beckons us to look beyond material wealth and societal status, urging a deeper understanding of our shared human experience.

At its core, "the least of these" speaks to the marginalized, the overlooked, and the underprivileged. It prompts us to recognize the inherent dignity in every individual, irrespective of their socio-economic standing. This notion is not confined to material deprivation; it extends to the realms of emotional support, understanding, and acknowledgment of one's struggles.

In a world often preoccupied with wealth, power, and success, embracing the concept of "the least of these" serves as a moral compass. It encourages societies to foster inclusivity, where no one is relegated to the periphery. The real measure of a compassionate society lies not in its opulence but in its ability to uplift those facing adversity.

Furthermore, the phrase calls for a recalibration of our priorities. It challenges the prevalent culture of accumulation and prompts reflection on the impact of our choices on the less fortunate. By recognizing the humanity in "the least of these," we cultivate a society that values solidarity over individualism, fostering a sense of interconnectedness that transcends economic divides.

Individuals who embody the spirit of "the least of these" become beacons of hope in a complex world. Their acts of kindness, whether grand or modest, ripple through communities, fostering a culture of empathy and resilience. These individuals teach us that true richness lies in the ability to make a positive impact on the lives of others, irrespective of our own circumstances.

In conclusion, "the least of these" serves as a powerful reminder of our shared responsibility to uplift and support one another. It calls for a paradigm shift, urging societies to redefine success and prioritize compassion over material gain. Embracing this concept opens a pathway to a more equitable and harmonious world, where every individual is seen, valued, and embraced for their inherent worth.

We appreciate your willingness to support ❤️ OneAnother Charitable Foundation!

Jens Lovell

A large, stylized handwritten signature in black ink, likely belonging to Jens Lovell, positioned below the text.

Executive Director