

# MEET MARIA CARREÑO

## A Multitalented Latina Entrepreneur



Written By:  
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**M**aria is a Home Mortgage Loan Officer with Nation One Mortgage, where she guides individuals through one of the most important steps in the homebuying journey. She carefully evaluates each client's financial situation to determine whether they qualify for a mortgage loan, what loan options are available to them, and how much they may be able to borrow. Once the financial review is complete, the necessary documents are verified, and credit is checked, Maria issues a letter outlining the loan details, giving clients the confidence and approval they need to begin their home search.

Maria's journey into the mortgage industry began in 2020, when her parents were searching for a home in Lynchburg, Virginia. During that time, they quickly realized how few Spanish-speaking professionals were available, especially among lenders, to help them understand the process and explore their options. Witnessing the challenges her family faced and inspired by the guidance their realtor provided, Maria felt interested in exploring that field. That experience sparked her drive to support families like hers.

## Redefining Her Future: Maria's Story of Growth and Grit

Like many of our Latino and Latina friends, Maria began working in the food service industry when she arrived in the United States. But when the opportunity to enter the mortgage field came her way, she didn't hesitate—she jumped in, even without knowing exactly where the path would lead. Back in her home country of Venezuela, Maria had always been a dedicated student, known for her strong work ethic and excellent grades. So, when she was encouraged to pursue her NMLS Mortgage License and become a Mortgage Loan Officer, she embraced the challenge with determination. The journey wasn't easy, but Maria stayed focused on her purpose: to grow, improve herself, and achieve the goals she had set for her future.

Today, Maria has found her niche by focusing on serving the Spanish-speaking community. Currently, about 90% of her clients are Hispanic. Through her work, she quickly realized that many people in her community still don't fully understand how to navigate the mortgage system, and some believe that owning a home is an unattainable dream. Moved by this need, Maria decided to take action. She launched an Instagram account, @venezuelanmortgagegirl, where she shares helpful, easy-to-understand information to educate and empower her audience on their path to homeownership.

What brings Maria the greatest joy in her work is knowing that her knowledge and dedication have helped countless



MARIA FERNANDA CARREÑO



families turn the dream of homeownership into a reality. Driven by a genuine desire to see others succeed, Maria goes beyond simply processing loans—she walks alongside her clients every step of the way. Even if someone isn't financially ready yet, she doesn't turn them away. Instead, she offers personalized guidance on how to improve their credit, what documents they'll need, and where to find the right resources. For Maria, it's not just about closing deals, it's about helping others achieve their dreams.



## From Mortgages to Makeovers: Maria's Expanding Vision

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But that's not all Maria is known for. Once you get to know her, you will notice that she's a true go-getter—energetic, driven, and always aiming higher. For Maria, the sky's the limit. While she pours her heart into helping others reach their goals, she's also constantly working toward her own. This career path has even led her to discover another passion: home staging. With a natural eye for design, Maria enjoys transforming spaces to help realtors showcase homes in their best light, making them more inviting and easier to sell.

In 2023, she turned that passion into a new venture, launching her own business, *Pink Door House Decor*, where she works with local realtors to enhance listings and attract more buyers. We invite you to check out this feature article that *Blue Ridge Real Producers* wrote about Maria and her business.

Since her teenage years, Maria has always had an entrepreneurial spirit—constantly dreaming bigger and striving for more. In college, she used to sell cupcakes to her classmates to earn extra income. Later, after moving to the U.S., she opened a small bakery, which she proudly ran for a year. Although she eventually had to let go of that dream due to the high investment required for a commercial kitchen, Maria never saw it as a failure. Instead, it became fuel for her next pursuit.

That drive never left her. Now, having found her place in the real estate industry, Maria continues to grow as both a professional and a businesswoman. At a young age, she proudly owns a duplex home, using it as an additional income stream. She rents out one of the units as a short-term rental through *Furnished Finder*, catering specifically to travel nurses. It's just one more example of how Maria continues turning challenges into opportunities—and dreams into reality.

As you can imagine, balancing a job and two businesses, along with a handful of other projects, means Maria's schedule stays full. Her weeks and weekends are often booked with work and client commitments. Yet, when she does find a moment to slow down, she chooses to spend it intentionally—visiting family and staying connected with her community. She's an active member of *Latinas Network*, where she enjoys attending the lovely book club sessions, joining the *Movement & Mindset* team in the afternoons when she can, and taking part in the monthly *Lunch with Leaders* gatherings.





## The Power of Connection

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When Maria began her journey with Nation One Mortgage, she quickly discovered the power of networking and the value of building meaningful connections. That's why, from the very beginning, she felt drawn to Latinas Network. Even though she was meeting women from a wide range of backgrounds and careers different from hers, Maria embraced that diversity—it challenged her to step out of her comfort zone and grow both personally and professionally. Over the past five years, her involvement in Latinas Network has opened doors for real impact. Maria has had the joy of helping around six families from this community, or closely connected to it, achieve their dream of becoming homeowners.

“You never know where a connection can take you,” Maria says with a smile. “Latinas Network brings together women who are active, engaged, and involved in so many different fields—that kind of exposure and connection is incredibly valuable,” she shares.

## Maria's Message to Her Fellow Latinas

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During her first years in the United States, Maria didn't speak English. Her vocabulary was very limited, which made it difficult for her to communicate with anyone outside her immediate circle. However, through dedication, constant practice, and a strong desire to grow, she gradually became fluent. Today, her ability to speak English has opened many doors and created countless opportunities for her.

“I want to encourage all Latinas out there to shift their mindset from ‘I can't do it’ to positive affirmations like ‘Yes, I can, and I will try’. There's always a way,” says Maria. “Meeting new people, stepping out of your comfort zone—even when it's hard—and building genuine connections can help you in ways you can't imagine. Sometimes, the right connection can take you further than a degree. People often underestimate just how important that is to move forward in life,” she ends.



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