

Faith Adams

Senior Loan Officer

HMA Mortgage Co.

Phone: [\(386\) 999-1167](tel:(386)999-1167)

Email: FAdams@HMAmortgage.com

NMLS#: 1438843

Address: 315 Live Oak Street
New Smyrna Beach, FL 32168



Faith Adams is a very diverse lady. She was born in Monmouth County, New Jersey then moved to Fayetteville, North Carolina, where she grew up and was educated – hence her thick southern accent! In 1986, Faith’s family moved to New Smyrna Beach, FL. Faith has a degree in paralegal technology. She worked as a real estate/foreclosure/litigation paralegal for more than 25 years. She is American Land Title Association certified, she is a North Carolina State Bar Certified Paralegal, has a North Carolina Title Insurance Underwriter’s license as well as a South Carolina Title Insurance Underwriter’s license. But for a few occasional freelance side jobs, she has retired from the legal industry. However, during her tenure, she realized that many foreclosures were complicated due to poorly originated loans. She has decided that work life is more fun to help people acquire a home instead of foreclosing on them. She currently is employed as a Senior Loan Officer with HMA Mortgage where her tagline is “Have FAITH in your lender!” She is licensed in Florida, Georgia, South Carolina, North Carolina and New Jersey. She has received the following awards: Volusia Building Industry’s 2021 Associate of the Year, Board of Realtors’ 2022 Pride In Profession, Board of Realtors’ 2022 Affiliate of the Year.



Kim Kerns

Loan Originator

Cardinal Financial

NMLS #1748728

Call Me

Office: [980.217.4998](tel:980.217.4998)

Call or Text: [407.551.9044](tel:407.551.9044)

EMAIL Me: kim.kerns@cardinalfinancial.com

Mortgage lending is more than selling loans. It's about helping people achieve their homeownership goals. Whether that's helping them reach a better financial position or connecting them to the home of their dreams, it's about guiding them to the finish line. My industry experience has taught me to take the time to understand my customers: What's their story? How can I help them in their pursuit of a home? When I see my customers as real people with real goals, needs, and dreams, I get to match them with the best loan product and create a truly seamless lending experience. Everyone has a story to tell. What they need is a Loan Originator who will listen, customize a loan to meet their needs, and guide them every step of the way. I look forward to working with you!