



# Agenda Report

2725 Judge Fran Jamieson  
Way  
Viera, FL 32940

## Consent

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F.1.

10/28/2025

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### Subject:

Board Consideration, Re: New Appointment to the Community Development Block Grant Citizen Advisory Board

### Fiscal Impact:

None

### Dept/Office:

Housing and Human Services

### Requested Action:

It is requested that the Board of County Commissioners approve the appointment of Bernidine Franklin to fill an at-large seat as a resident of the City of Rockledge for the Community Development Block Grant Citizen Advisory Board.

### Summary Explanation and Background:

The U.S. Department of Housing and Urban Development encourages citizen participation to increase the identification and resolution of housing and urban problems. The Community Development Block Grant Citizen Advisory Board was formed to provide residents an opportunity for greater citizen participation in the grant decision making process, and to encourage citizen input related to the Community Development Block Grant Program.

The appointees to the Advisory Board consist of fifteen members. Seven members represent the designated Neighborhood Strategy Areas and are appointed by the Commissioner representing each area. Eight members will be appointed by the Brevard County Board of County Commissioners, at-large, from unincorporated areas or partner municipalities (which have signed a Community Development Block Grant Interlocal Cooperation Agreement) of Brevard County to represent low-income residents. The Department has solicited for members in multiple ways: through a local newspaper of general circulation, press releases, and on the County Website.

The County has received an application and resume (attached for your review) from Bernidine Franklin. It is requested that the Board appoint Bernidine Franklin to fill the vacant seat on the Community Development Block Grant Citizen Advisory Board as a resident of the City of Rockledge (a partner municipality). Ms. Franklin would serve a 4-year term.

### Clerk to the Board Instructions:

None



Kimberly Powell, Clerk to the Board, 400 South Street • P.O. Box 999, Titusville, Florida 32781-0999

Telephone: (321) 637-2001  
Fax: (321) 264-6972  
Kimberly.Powell@brevardclerk.us

October 29, 2025

Bernidine Franklin  
410 Wentthrop Circle  
Rockledge, FL 32955

Dear Ms. Franklin:

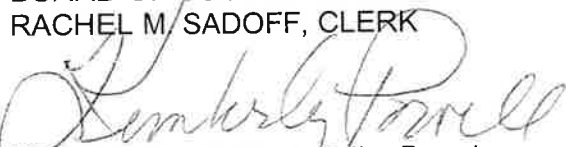
Re: Appointment to Community Development Block Grant Citizens Advisory Board (At-Large  
Seat as Resident of City of Rockledge)

The Board of County Commissioners, in regular session on October 28, 2025, acknowledged your appointment to the Community Development Block Grant Citizens Advisory Board (At-Large Seat as Resident of City of Rockledge). Said term of appointment expires October 28, 2029. Enclosed are memorandums explaining the Sunshine Law and changes to Voting Conflict Law for your information.

Your continued willingness to serve the citizens of Brevard County in this capacity is appreciated.

Sincerely,

BOARD OF COUNTY COMMISSIONERS  
RACHEL M. SADOFF, CLERK



Kimberly Powell, Clerk to the Board

/tr

Encls. (2)

cc: Each Commissioner  
Housing and Human Services Director  
Support Services Coordinator

# RESUME

410 Wentthrop Circle  
Rockledge, Florida 32955

Phone 321-693-5819  
Email: [dimplesnba@cfl.rr.com](mailto:dimplesnba@cfl.rr.com)

Bernidine Franklin

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## **Employment History:**

Home solution Lenders, Inc  
Bartow, Fl

March 2020-Current

- Pre-underwrite, final underwrite and clear to close all loans in pipeline
- Underwrite all other loans based on investor guidelines ie, Conventional; FHA, VA, USDA, Bond, all types of refinances. Down Payment assistance program with County.
- SAR and Direct Endorsement Certifications for government programs.
- Review Appraisals, Title commitments and surveys. Attorney documents, ie POA, Trust, Amortization schedules
- Daily pipeline management
- Understand underwriting policies and procedures, including investor guidelines and regulatory updates.
- Attend annual training when necessary
- Regular verbal and written communication skills that possess a high degree of attention to detail.
- Consult with Managers, Loan Officer's and Loan Processor's daily providing assistance in reviewing guidelines and procedures.

Mortgage Underwriter, Morgan Financial  
Rockledge, Fl

April 2018-March 2020

- Disclose and re-disclose loans for conventional and VA loans.
- Performed compliance and HMDA reviews when necessary
- SAR and Direct Endorsement certifications
- Pre-underwrite all loans in pipeline
- Pipeline Management
- Prepare loans for 10 day clear to close  
Follow up with signed disclosures sent to borrowers
- Download and review appraisals and request SSR's for approval
- Train others when necessary
- Attend training and constantly research and review guidelines
- Clear any deficiencies from investor

- Maintain weekly reports and provide updates

Mortgage Underwriter, Dyer Mortgage/DBA PRMI  
Melbourne, FL

September/2015-April 2018

- Underwrite all other loans based on investor guidelines, Conventional; FHA, VA
- SAR and Direct Endorsement certifications
- Review appraisals and issue LNOV's
- Understand underwriting policies and procedures, including investor guidelines and regulatory updates.
- Clear deficiencies when necessary
- Daily pipeline management
- Assist with post-closing to assure salability to investors when necessary.
- Attended underwriting training internal and external travel

Mortgage Underwriter, Guaranty/Shelter Mortgage  
Melbourne, Florida

June/2012 – September 2015

- Direct Endorsement Certification with FHA, SAR & VA Certifications and down payment assistant programs
- Underwrite all other loans based on investor guidelines such as, Bond and REO and USDA properties. Special MOD team to underwrite CP loans and modify.
- Consolidate Fees on Hud-1 Prior to issuing a Clear to Close for closing
- Great time management and organizational skills to prioritize multiple objectives to achieve volume goals.
- Assist with post- closing to assure salability to investors when necessary.
- Thorough understanding of underwriting policies and procedures, including investor guidelines and regulatory updates.
- Regular verbal and written communication skills that possess a high degree of attention to detail.
- Consult with Loan Officer's and Loan Processor's daily providing assistance in reviewing guidelines and procedures.

Mortgage Loan Processor/Mortgage Loan Underwriter, Wells Fargo Home Mortgage

Melbourne, Florida

December 2008 – June 2012

- Process and underwrite loans for conforming, non-conforming, FHA and VA.
- Handled all deficiencies and maintained necessary reports for corporate.
- Reviewed loan applications for accuracy and maintained training for loan officers when necessary.
- Closing Team manager for Melbourne Branch office. Ensure target projections
- Provided work direction and/or training to lower level team members
- Contact customers and partners to gather information to make appropriate decisions.
- Assisting with re-negotiations of loans based on lending guidelines and procedures.
- Work with all County down payment assistance programs, ie Orange and Brevard County

Regional Underwriter /Trainer, Countrywide Home Loans, Inc,

Viera, Florida

October 2002 – Nov 2008

- Mortgage Underwriter for all loan programs
- Analyzed new loans and reviewed conditions received.
- Down payment assistance program (Community Housing Initiative)
- Assured the sale-ability of closed loans, cleared deficiencies required by investor and balanced risk management responsibilities to maximize lending opportunities
- Provided training for new hires (loan officers and processors) in the operations area for 8 branches. Identified various loan types based upon client needs.
- Float throughout the region to assist processors, closers, Operations managers when necessary. Frequent traveled throughout State of Florida.
- Branch operations manager from 12/1996 – 4/2000 directed and managed day-to-day operations. Ensured employees complied with established policies, procedures and regulations.

Sr. Underwriter & Loan Auditor, Space Coast Credit Union  
Melbourne, Florida

April 2000 – Oct 2002

- Underwriter for credit union for all loan programs
- Work with Community Housing Initiative
- Trained processors, loan officers and closers
- Reviewed and audited files for salability
- Worked with upper level management to maintain portfolio products.
- Created policies and procedures.

#### Education

1976 – Brevard Community College

1999 – Underwriting Academy

2000 – FHA/DE Training

2000 – Desktop Underwriting Training, FNMA

2003-2004 VA LAPP and Underwriter

#### References

Available upon request

**Boards Application Form**

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**Profile**

If interested in one of these boards please fill out this application and submit.

**Which Boards would you like to apply for?**

Community Development Block Grant Citizen Advisory Board: Submitted

|                        |           |                        |              |             |
|------------------------|-----------|------------------------|--------------|-------------|
| Prefix                 | Bernidine | Middle Initial         | Franklin     | Last Name   |
| dimplesnba@cfl.rr.com  |           |                        |              |             |
| Email Address          |           |                        |              |             |
| 410 WENTHROP CIR       |           |                        | Suite or Apt |             |
| Home Address           |           |                        |              |             |
| ROCKLEDGE              |           |                        | FL           | 32955       |
| City                   |           |                        | State        | Postal Code |
| Mobile: (321) 693-5819 |           | Mobile: (321) 693-5819 |              |             |
| Primary Phone          |           | Alternate Phone        |              |             |

**How long have you been a resident of Brevard County?**

65 years

**To which Commissioner are you applying?**

☒ District 2

**Do you consent to a standard criminal background check?**

☒ Yes ☐ No

**Driver License Number and Issuing State**

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**Interests & Experiences**

Please tell us about yourself and why you want to serve.

Question applies to Affordable Housing Advisory Committee

**In which Commission District do you live? \***

☒ District 2

Question applies to Affordable Housing Advisory Committee

**I prefer to receive correspondence by: \***

☒ Email

Question applies to Affordable Housing Advisory Committee

**Occupation (Firm & Duties)**

Underwrite all other loans based on investor guidelines ie, Conventional; FHA, VA, USDA, Bond, all types of refinances. Down Payment assistance program with County. Review Appraisals, Title commitments and surveys. Attorney documents, ie POA, Trust, Amortization schedules

Question applies to Affordable Housing Advisory Committee

**List Education Degrees and/or Licenses:**

Mortgage certifications; VA certifications, Underwriter

Question applies to Affordable Housing Advisory Committee

**Meetings are held on Thursdays from 4 - 6 pm about every 6 weeks at the Brevard County Government Center at Viera. Can you attend?**

☒ Yes ☐ No

Question applies to Affordable Housing Advisory Committee

**By Florida Statutes, the Affordable Housing Council must be made up of persons representing different interests and professions. Please mark all of the position(s) that you believe you could represent on the council and are interested in serving. \***

☒ One Brevard County resident who is actively engaged in the residential home building industry in connection with affordable housing.

☒ One Brevard County resident who is actively engaged in the banking or mortgage industry in connection with affordable housing.

☒ One Brevard County resident who is a representative of those areas of labor actively engaged in home building in connection with affordable housing.

☒ One Brevard County resident who is actively engaged as an advocate for low-income persons in connection with affordable housing.

☒ One Brevard County resident who is actively engaged as a not-for-profit provider of affordable housing.

☒ One Brevard County resident who is actively engaged as a real estate professional in connection with affordable housing.

☒ One Brevard County resident who represents employers within the jurisdiction.

☒ One Brevard County resident who represents essential services personnel, as defined in the local housing assistance plan.

**Are you currently serving on any State, Regional or Brevard County board, council, or committees? If so please name.**

NO



**Do you have or hold any employment or contractual relationship with any business or any agency which is subject to the regulation of or is doing business with Brevard County? If so, please explain.**

NO

**Please explain your interests and experiences.**

As I approach my retirement at the end of July, I am eager to give back to the community by offering my time and experience in a meaningful way. In the past, I have had the pleasure of working with Dorenda Christian and Nicole Tenpenny and am thoroughly familiar with the programs currently in place. Also have the pleasure of being an alternate on the Board of Adjustments for the City of Rockledge.

**Please explain your background, including education, work experience, civic or community organization memberships and positions, and any professional licenses or memberships, and how this applies to the function of the Board, Council or Committee that you are interested in serving on.**

see my resume

**Brevard County Board of County Commissioners strives to promote diversity and provide reasonable accommodations for individuals with disabilities. If you are requesting an accommodation, please indicate below.**

N/A

[bernie\\_226\\_resume.docx](#)

Upload a Resume

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## **Agreement**

Advisory committees are subject to the Florida open meetings (Sunshine) and public records laws; your response with a completed application with your contact information is a public record; if chosen as a member of the committee, any communications to you from the County or from you to the County in regard to the committee will be a public record.

**Please Agree with the Following Statement**

**I understand the responsibilities and commitment of time associated with an appointment to a Brevard County board, council or committee.**

☒ I Agree

Bernidine Franklin