

INSTRUCTOR BIO

Toby Lynn began in the mortgage finance business in 1987, in Atlanta GA.

She originally obtained a GA Real Estate license in 1982, which was used solely for her own active investment purchases and sales. This was during a time when the interest rates were very high and deals became very creative. Toby was hooked on making the deal work and entered the mortgage industry in 1987. There were no mortgage licensing or educational requirements in GA at that time, so she earned her RE broker's license to expand her knowledge. This continues to keep her on top of information and changing agent circumstances.

Toby became a Certified Mortgage Planning Specialist in 2005 and then in 2020 moved up her level of certification to become a Certified Mortgage Advisor. She is also a Certified Veterans Lending Specialist. Toby also taught GA Continuing Education to Realtors during the last ten years of her business while residing in Atlanta.

When credit scoring was originally introduced, Toby served on the Mortgage Banker's Association Liaison Committee, interacting directly with FNMA. The purpose of the committee was to introduce this new concept to the industry. To disclose how and why credit scores were designed, and how this process would eventually work its way into the mortgage industry. She has continued to be an active student of the evolving credit scoring process ever since.

Over the years Toby has also brought knowledge to the community. She has authored a book on FHA and VA Lending available free to Realtors and Borrowers alike. She has been a featured columnist in local newspapers, a quarterly Home Buyer instructor for Atlanta's Emory Continuing Education. She actively engages in Home Buyer classes through Zoom and in her office training room, and has driven corporate lunch and learn programs. She currently instructs up to six different non CE sessions a year at the Realtors of Punta Gorda-Port Charlotte-North Port-DeSoto, Inc. With this Assoc. she serves on the committees for Professional Development and Business Partners. She also actively serves on the Board of Directors for the Charlotte County Chamber of Commerce.

Work History

Oct. 2015- Current	Branch Manager; The Mortgage Firm
Oct. 2013 – Oct 2015	Relo'd FT to FL, Loan Officer VanDyk Mortgage, in house for KW. Left to open her current office with The Mortgage Firm
Oct. 2009 – Oct 2013	Loan Officer with Fairway Independent Mortgage Corp
June '2006 – Oct. '09;	Went through a couple lenders, who became casualties of the mortgage meltdown.
June '2001 – June '2006;	Branch manager for Amtrust Mortgage. Licensed as a DBA; Mortgage Services Plus. Amtrust became a mortgage meltdown casualty.
May '1996 – June '2001;	Branch manager for Taylor Bean and Whitaker. Licensed as a DBA; Mortgage Services Plus. Moved her office license to Amtrust.
1987 – 1996;	Georgia Bankers Bank, representing four community banks to serve their mortgage and construction customers. GBB closed their mortgage division



Toby Lynn

NMLS 157539

941-909-7831

Toby@TobyLynn.com

www.ThePerfectMortgageSolution.com

