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## **NFC Mortgage promotes Gouveia to assistant vice president, mortgage underwriter**

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Sandra Gouveia, NFC Mortgage

Westford, MA NFC Mortgage, with offices in Westford and Swansea, and a service area including all of the East Coast from New England to Florida, has promoted Sandra Gouveia to the position of assistant vice president, mortgage underwriter.

In this role, her responsibilities will include underwriting and reviewing loans, working with operations and sales teams, and assuring that loans meet all compliance requirements. She was a mortgage underwriter with NFC Mortgage prior to this recent promotion.

Before joining NFC Mortgage in 2015, she spent 14 years at Citizens Bank where she served in a number of capacities. Her positions there included loan officer/sales; loan office assistant; mortgage underwriter and mortgage processor. Gouveia began her career in banking at First Federal Savings Bank, where she was both a customer service representative and then a mortgage processor. In 2014, she received the Five Star Lending Award for sales and customer service.

Gouveia holds a real estate license certification, and worked in the industry as a real estate agent from 2008 to 2012.

In the community, she has volunteered to Salvation Army, assisting with the community soup kitchens and food drives.

Daniel Briand, president and CEO of NFC Mortgage, said, "We are pleased to announce this promotion of Sandra, which recognizes her excellent work and customer service. She is a talented professional who brings a great deal of value to our company and our customers."

NFC Mortgage is a wholly owned subsidiary of BayCoast Bank, a savings bank chartered in 1851. Servicing all of the East Coast from New England to Florida, NFC is a full-service lender offering instant pre-approvals, timely closings, in-house underwriting, and the best rates available on the market. Whether someone is looking to purchase a new home or refinance an existing home loan, NFC offers a wide variety of products including FHA, VA, Conforming Loans and Jumbo Loans. In addition, NFC's unique portfolio loan products are suited to borrowers who may have a situation that does not meet conventional underwriting guidelines.

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