



Melissa Llanes

Professional Biography

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Melissa Llanes is a seasoned professional with extensive experience spanning **real estate, mortgage lending, foreclosure analysis, life and health insurance, Medicare, retirement planning, and financial services**. Her career reflects a strong commitment to serving clients, identifying solutions to complex financial challenges, and helping individuals and business owners protect and improve their financial futures.

Melissa earned an **Associate Degree in Hotel & Restaurant Management with a concentration in Accounting**, providing her with a strong foundation in business operations, financial principles, and client service.

In **1993, Melissa obtained her California Real Estate License** and developed specialized experience in **mortgage loan origination and packaging**. She assisted and represented clients in the purchase of residential properties and real estate investments. Following the real estate and housing crisis of **2007**, Melissa expanded her expertise by becoming a **Certified Foreclosure Specialist**, focusing on helping homeowners facing foreclosure and assisting clients in addressing potentially improper or unlawful foreclosure actions.

Seeking to develop a deeper understanding of mortgage documentation and foreclosure practices, Melissa completed rigorous training and obtained certification as a **Forensic Mortgage Auditor**. This additional expertise enabled her to scrutinize mortgage and foreclosure documents for potential irregularities and assist homeowners in pursuing remedies related to improper foreclosure proceedings.

Melissa subsequently expanded her professional background into the insurance industry by obtaining her **California Life Insurance License** and establishing her own insurance agency. As an agency owner, she recruited and trained licensed insurance agents and provided education on **retirement planning**, including the use of insurance products as potential retirement-planning vehicles for individuals and business owners.

In addition to her life-insurance experience, Melissa works as a **Certified Medicare Broker**, assisting clients with evaluating and selecting appropriate Medicare health-plan options. She maintains her required industry education and compliance through annual **AHIP (America's Health Insurance Plans) certification** and continuing education requirements.

Melissa has also had the privilege of working with several **trade desks as an introducer and intermediary**, assisting qualified clients with the preparation and submission of required documentation, including **Know Your Customer (KYC) information, proof of funds, and other transaction-related documents**. Her role has required attention to detail, professional communication, document coordination, and the ability to work with qualified clients and financial transaction professionals.

Licenses & Professional Certifications

- **California Real Estate License** — Active and maintained in compliance with required continuing education.
- **California Life & Health Insurance License** — Active and maintained in compliance with required continuing education.
- **Certified Medicare Broker**
- **AHIP Certified** — Annual certification and continuing education.

- **Certified Foreclosure Specialist**
- **Certified Forensic Mortgage Auditor**

Throughout her career, Melissa has demonstrated **persistence, resourcefulness, professionalism, and strong client advocacy**. Her diverse experience across real estate, mortgage lending, foreclosure analysis, insurance, Medicare, retirement planning, and financial transactions has given her a broad perspective on the financial needs and challenges faced by individuals, homeowners, investors, and business owners.

Melissa continues to utilize her experience, knowledge, and professional relationships to assist clients and pursue opportunities within the **real estate & mortgage, insurance & health, financial-services, and investment sectors**.

Affiliations: Lions Club Charter and Las Vegas Chamber of Commerce