



HERNANDO COUNTY  
BOARD OF COUNTY COMMISSIONERS  
BOARD/COMMITTEE APPLICATION

Please type or print clearly  
Name of Board/Committee PLANNING + ZONING COMMISSION  
Check one: ☐ Full Member Position  
☐ Alternate Member Position  
Name Robert L. MORGAN  
(Your name must be listed as it appears on your voter registration card)

THE FOLLOWING INFORMATION IS REQUIRED FOR COUNTY RECORDS AND BECOMES PUBLIC RECORD UPON SUBMITTING THIS APPLICATION. IF YOU BELIEVE THAT YOU QUALIFY FOR AN EXEMPTION TO THE RELEASE OF THIS INFORMATION, PURSUANT TO F.S. 119.07, PLEASE STATE THE BASIS OF YOUR EXEMPTION. YOUR FAILURE TO ANSWER FULLY AND TRUTHFULLY ALL QUESTIONS COULD RESULT IN YOUR APPLICATION BEING DENIED OR YOUR SUBSEQUENT REMOVAL FROM ANY BOARD/COMMITTEE IF APPOINTED.

Address 1066 ARLANIE RD  
City BROOKSVILLE Zip 34604  
Telephone 727 282 0016 (home) \_\_\_\_\_ (business) \_\_\_\_\_  
E-mail address ROBERT.MORGAN.FL@gmail.com  
Are you a resident of Hernando County? Yes

Voter Registration Number \_\_\_\_\_  
Education B.A. BENEDICTINE College ATCHISON KS  
(Please include any certificates, awards, diplomas, degrees, professional license numbers, etc.)

Employment History \_\_\_\_\_  
(Attach a resume if available)

Licenses or Certificates Held \_\_\_\_\_

Have you ever previously applied for a position on any County Board/Committee? Yes

If yes, please state the Board(s)/Committee(s) you applied for, when you applied, and whether you were appointed.  
P+Z (July 2024) appointed Sept 2024. P+Z applied 12/24, NOT APPT. HERNANDO DOGE member

Have you ever been convicted, plead guilty or no contest, or entered into PTI for a felony or 1<sup>st</sup>/2<sup>nd</sup> degree misdemeanor? NO  
Answering yes does not automatically disqualify you for consideration.

If yes, what charges? \_\_\_\_\_

Are you currently involved as a defendant in a criminal case? NO

If yes, what charges? \_\_\_\_\_

Have you ever been named as a defendant in a civil action suit? NO

If yes, when and describe action. \_\_\_\_\_

Please state your reasons for applying to this Board/Committee Utilize my business experience  
AND EXPERIENCE ON PLANNING + ZONING IN 2024 to help  
PROVIDE GUIDANCE ON FUTURE LAND USE CHANGES.

Please list three character references of persons NOT related to, NOT an employer, NOT an employee of you or your company, and whom you have known at least one (1) year. Please include addresses and phone numbers.

1. DEACON SCOTT MOORE - 1583 BERING CT. PALM HARBOR FL 727-479-5495
2. DR. (RET) BARB VAN WINKLE - 18077 BENES ROUSCH BROOKSVILLE 727-521-1990
3. TONY GRIFFITH (ATTORNEY) 245 SHORE DR. PALM HARBOR FL 727-430-2976

I hereby request consideration as a committee/board appointee. It is my intention to familiarize myself to the duties and responsibilities of the office to which I may be appointed, and to fulfill the appointment to the best of my ability, exercising good judgement, fairness, impartiality, and faithful attendance. By my signature below, I hereby authorize Hernando County to check my references and my background, including, without limitation, obtaining a criminal history check. I also agree to file a Financial Disclosure form as required by State law, if applicable, and abide by provisions of the State Sunshine Law.

I hereby swear and affirm, under Penalty of Perjury, that the above information is true and correct.

Applicant's signature Robert L. Moyan

(Please direct all inquiries to the County Administrator's Office at 754-4002.)

Completed applications may be submitted to the County Administrator's office, 15470 Flight Path Drive, Brooksville, Florida 34604, or faxed to 352-754-4025 Attention: Jessica Wright.



## Hernando County Background Consent / Release Form

As a volunteer applicant, I understand and acknowledge that an investigative report may be compiled on me. This report may include information regarding any criminal records, and from various public and private sources including law enforcement agencies at the Federal, State or County level, courts record repositories, sexual offender registries and any other source required to verify information that I have voluntarily provided.

### PERSONAL INFORMATION

Legal Name: Robert L. Morgan  
Date of Birth: 11-15-1953  
Other Names Used: \_\_\_\_\_  
(Legal Name) First M.I. Last  
Dates Used (from/to): \_\_\_\_\_  
Home Phone #: \_\_\_\_\_  
Cell Phone #: 727 282 0016  
E-mail Address: ROBERT.MORGAN.FL@gmail.com  
Are you 18 years of age or older? ☒ Yes ☐ No

### GEOGRAPHIC INFORMATION

Current Address: 1066 ARIANIE RD  
City, State, Zip : BROOKSVILLE FL 34604  
Time at this address: 8 Years        Month  
Previous Address: 9741 SUNBEAM  
City, State, Zip : NEWPORT RICHEY FL  
Time at this address 6 Years        Month

By signing below, you hereby authorize, empower and release from all liability, without reservation, any agency contacted by Hernando County to furnish the above-mentioned information. You further authorize ongoing procurement of the above-mentioned information at any time during your relationship with Hernando County. You agree that a fax or photocopy of this authorization is to be considered and accepted with the same authority as the original.

Robert L. Morgan  
Applicant's Signature

12/16/25  
Date

# ROBERT (BOB) MORGAN

1066 Arlanie Rd Brooksville FL 34604 · 727-282-0016

[ROBERT.MORGAN.FL@GMAIL.COM](mailto:ROBERT.MORGAN.FL@GMAIL.COM)

## EXPERIENCE

### HERNANDO COUNTY

**HERNANDO DOGE – JUNE 2025 - PRESENT**

**PLANNING & ZONING – SEPT 2024 – DEC 2024**

**INDEPENDENT CONTRACTOR – LOAN REVIEW OCTOBER 2020 – JULY 2025**

Conduct quality control loan reviews, due diligence and audits for Raymond James Financial.

**RAYMOND JAMES BANK, N.A. (OCTOBER 1997 – OCTOBER 2020)**

**JUNE 2013 –OCT 2020**

#### Senior Vice President Retail Credit Risk

Responsible for credit policy, credit risk tolerances and portfolio management for \$7.5B of residential mortgage loans and securities based lending consumer loans. Key responsibilities and achievements include (but not limited to):

- Aligned with individual business units to create underwriting guidelines within bank risk tolerances. Achieved \$7.5B loan portfolio balances with delinquencies of less than 0.01%.
- Primary point of contact for examiners such as the OCC, FDIC, OTS, and FHLB related to retail credit risk products. Achieved favorable audits with no MRA's or defects.
- Analyze portfolio data and prepare reports and metrics for Executive Management and Board of Directors and recommend changes in risk tolerance as appropriate.
- Loan approval authority \$3MM residential mortgage loans and \$15MM securities based loans including exception approvals.
- Collaborate with the business units on the development of new products, risk assessment and implementation of products.
- Developed and supervised the Quality Control function for both residential mortgages and securities based lending.
- Negotiated and supervise a mortgage warehouse participation program with a leading mortgage warehouse provider, resulting in \$3MM of added interest income annually.
- Developed a dual collateral mortgage product of real estate and pledged assets which has grown to \$325MM in outstanding balances.
- Negotiated and performed due diligence on whole loan bulk purchases.

**JAN 2005 – JUNE 2013**

#### Vice President Mortgage Banking Operations

Daily oversight of mortgage banking operations team including underwriting, loan processing, closing, post-closing.

**OCT 1997 – JAN 2005**

#### Assistant Vice President Consumer & Mortgage Banking Operations

Responsible for product management, underwriting and loan approvals, processing.

### **PRIOR WORK EXPERIENCE**

**SEPT 1994 – OCT 1997** - First of America Bank N.A. AVP Consumer Loan Manager

**JAN 1983 – SEPT 1994** – Fortune Bank FSB – AVP Consumer Loan Manager

**OCT 1978 – NOV 1982** – Conservative Savings & Loan – Branch Manager

## **EDUCATION**

**MAY 1975**

**B.A. BUSINESS; MINOR ECONOMIC– BENEDICTINE COLLEGE ATCHISON KANSAS**

## **SKILLS**

- **LEADERSHIP**
- **COMMUNICATION**
- **COLLABORATION**
- **RISK MANAGEMENT**
- **COMPLIANCE**
- **PROBLEM SOLVING**
- **CRITICAL THINKING**
- **BUDGETING**

## **SOFTWARE SKILLS**

- **MICROSOFT EXCEL**
- **MICROSOFT OFFICE (OUTLOOK, WORD, POWER POINT)**
- **MORTGAGE CADENCE LOAN ORIGINATION SYSTEM**
- **MORTGAGE FLEX LOAN ORIGINATION SYSTEM**
- **ADOBE ACROBAT**
- **W-DESK COLLABORATIVE SOFTWARE**
- **HMDA RELIEF CRA SOFTWARE**
- **ZOOM**
- **ON-BASE NAUTILUS COLD STORAGE**
- **SOCIAL MEDIA (LINKEDIN, FACEBOOK, TWITTER)**

## **INDUSTRY AFFILIATION AND CONFERENCES**

- **MORTGAGE BANKERS ASSOCIATION (MBA)**
  - **MBA SECONDARY CONFERENCE**
  - **MBA RISK MANAGEMENT & QUALITY ASSURANCE**
    - **(MBA-RMQA)**
    - **PRESENTER – BOARD REPORTING PORTFOLIO LENDING**
- **OFFICE OF THE COMPTROLLER OF THE CURRENCY (OCC) MID-SIZE BANK RETAIL RISK ROUNDTABLE**