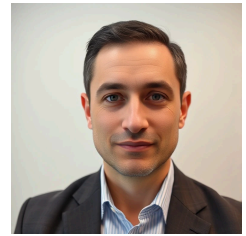


Nicolas Watkins

Cybersecurity Architect

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SEPTEMBER 06, 2026

Hiring Team
HarborPoint Lending Group
Baltimore, MD

Dear Hiring Team at HarborPoint Lending Group,

I am applying for the Cybersecurity Architect role at HarborPoint Lending Group. My background in **consumer finance** and regulated enterprise environments has centered on building secure technology plans that support business goals, meet compliance needs, and give engineering teams clear direction.

In my current role as Senior Cybersecurity Architect at Pinecrest **Consumer Finance**, I lead security architecture for cloud, on-premises, and hybrid lending platforms. I turn product goals and regulatory obligations into solution blueprints and reusable security patterns, then lead **architecture reviews** that document control gaps, residual risk, and practical remediation steps.

My work is grounded in **NIST CSF**, SP 800-53, SP 800-171, and **SP 800-207 Zero Trust**. I have built reference models across AWS and Azure, with controls for IAM, network security, data protection, and application security. I have mapped these controls to **PCI DSS**, ISO 27001, and CMMC requirements for audit and risk teams.

I am particularly interested in HarborPoint's focus on secure technology implementation and governance. Recent work includes GenAI and agentic AI reviews covering data boundaries, tool permissions, threat modeling, and **MCP hardening**. I have chaired architecture review boards, mentored security engineers and architects, and presented technical risk decisions to business and technology leaders.

I would welcome a conversation about how my finance-sector architecture and governance experience can support HarborPoint Lending Group.

Sincerely,

Nicolas Watkins

Nicolas Watkins