



Mortgage Bankers Association of Louisville

Mortgage Bankers Association of Louisville P.O. Box 525 Sellersburg, IN 47172

January 2009

President's Message-Nancy Thompson

Happy New Year!! I hope that everyone is ready for this new exciting adventure that we call 2009!! I have been told that this is the year for change – so let's mix things up a bit. I have a few surprises in mind for 2009 – but we'll discuss that later.

Now, I want to remind you to make your reservation for the Gala Event on January 15th at Audubon Country Club. I want you all to be there to see that look of panic on my face when I fully realize that I am going to be President of MBAL for this year. Trust me, you are not going to want to miss that!!

When I was pregnant with Shellee years ago, I remember having a moment of panic where I told my grandmother that I was terrified because I had never had a baby before. She gave me a little hug and said "that's ok honey – that little one in there has never had a mother before, so you'll both be just fine!" Unlike my little bundle of joy, the members of MBAL have had plenty of excellent Presidents before me - - I have big shoes to fill and I am honored. I know that I'm going to need your help each and every meeting this year to make this the best year ever!!! I know that I can count on you. Thank you so much. Nancy

The Third Annual Awards Gala Event- RSVP Now!

THURSDAY, JANUARY 15, 2009
AUDUBON COUNTRY CLUB
3265 ROBIN ROAD
LOUISVILLE, KY

RECEPTION WITH CASH BAR
VENDOR BOOTHS
AND SILENT AUCTION
BEGINS AT 6:00 P.M.

Upcoming Events



**MBAL 3rd Annual
Gala Event
At Audubon
Country Club
January 15, 2009**

Reception with Cash Bar, Vendor Booths and Silent Auction begins at 6 p.m.

Dinner begins at 7 p.m.

Tickets are \$35 in advance only.



DINNER BEGINS AT 7:00 P.M.

2008 MORTGAGE ORIGINATORS AWARDS

**KEYNOTE ADDRESS BY
DAVID G. KITTLE,
CMB, CHAIRMAN, MBA**



BUSINESS ATTIRE

TICKETS \$35 IN ADVANCE ONLY

TICKETS ARE AVAILABLE ONLINE AT
WWW.MBALOU.ORG

OR SEND A CHECK TO:
MBAL, P.O. BOX 525, SELLERSBURG, IN 47172

PLEASE RESPOND BY JANUARY 9, 2009

Silent Auction at Gala Event

We are adding a Silent Auction to the pre-dinner events at the Gala Event. We are excited to announce that a portion of the funds collected from the Silent Auction will benefit the Ronald McDonald House. Bring your check book, there a some fun baskets to bid on!

Membership Dues

Membership Dues are due no later than January 15, 2009. Invoices were sent to current members in December. Payment can be made by check or through our website using Paypal and a credit card. You can use the following link to pay for membership dues online. Individual Membership is \$175, Associate and Corporate Membership is \$350. <http://www.mbalou.org/mbaljoin.htm>

Not a Member? Join MBAL!
<http://www.mbalou.org/mbaljoin.htm>

Sign Up for a Committee for 2009!
Want to get involved more in the MBA Louisville?
Join a committee!

Thank you to MetLife Home Loans!

Special thanks to MetLife Home Loans and The Kathryn Rutherford Team for sponsoring the wine at the upcoming Gala Event dinner.



Thank you to Venture Title Group!

Special thanks to Venture Title Group for sponsoring the flowers at the upcoming Gala Event.

News You Can Use

MBAL presented Habitat for Humanity with a check for \$1750.00 at our December Holiday Party.

Michelle King and Karen Strauss have joined Fifth Third Bank as Mortgage Loan Officers.

There are several groups that would love to have your knowledge and input.

Learn more about your fellow members while helping to give back to the association and the community.

Get involved with YOUR MBAL!

- **Awards Committee:** Meets to handle awards, submissions, and judging.
- **Alliance Committee:** Committee acts as a liaison with Builders and Realtors. Works to strengthen relationships with Builders and Realtors
- **By-Laws Committee:** Reviews the associations by-laws for future revisions.
- **Education Committee:** Develops educational information to be passed along to our members, during both monthly meetings and additional educational offerings and continues to pursue avenues where we create value for all people employed in our industry.
- **Legislative Committee:** Helps keep the membership informed of the national, state and local proposals. Helps to develop a plan to support positive legislation that helps the industry grow and prevent legislation that will ultimately harm the consumer and the industry.
- **Membership Committee:** Develops a comprehensive program to enhance and increase membership with targeted growth.
- **Communications Committee:** Develops a marketing plan and campaign for radio, television, newsletters, or any other form of advertising or communication that goes out to the public on behalf of the association.
- **Programs Committee:** Provides speakers for the monthly luncheon meetings and works with the Education Committee.
- **Community Service/Fundraising Committee:** Plans events that benefit our local community, and those that raise funds for our association.

December MBAL Board Of Directors

Suggestion Box

MBAL wants to hear your suggestions.

There is a suggestion box at the sign in table at each Monthly Luncheon, drop in your suggestions.

Treasurer's Report

Fifth Third Checking Account- \$ 47.74

PNC Checking Account \$3095.73

PNC Money Market Account -\$ 5282.57

Paypal Account - \$1347.38

Cash On Hand- \$150.00

Chase CD - \$28327.00

Chase CD - \$26419.00

Total- \$ 64639.42

Expenses for the month of December totaled \$6133.63

Income for the month of December totaled \$ 3605.50

Meeting Minutes

Attendees: Paula Bova, Nancy Thompson, Sharon Decker, Buddy Kittle, Pamela Farmer, Andy Thieneman, Howard Young, Debbie Jenkins, Missy Brown, Laura Burns, Bill Stutzenberger; Jonathan Boyd, Shannon Vittitow and Adam Hall The meeting was called to order at 11 am. On 12/03/08

Adam Hall welcomed the newly elected board members as guests to the meeting this month.

The minutes were distributed for review. Buddy Kittle made a motion to accept the minutes as presented. Bill Stutzenberger seconded the motion. The motion carried unanimously by voice vote.

The treasurer's report was presented by Shannon Vittitow. It was reported that Habitat for Humanity will receive a check from our fund raising efforts for 2008 at the Christmas Party on 12/12. Adam Hall reported he had an appointment with Ken Nally for 12/4 to become a signer on the Chase CDs so that we can have statements and notices about the CDs. Bill Stutzenberger motioned to approve the treasurer's report and Missy Brown seconded the motion. The motion carried unanimously by voice vote.

Sharon Decker reported about the Awards Gala. She has ordered the awards and will be getting the production numbers from managers in the early part of January. She asked each board member to obtain a basket for the silent auction. Shannon Vittitow distributed a list of suggestions for the baskets and asked every one to let her know by January 8th what their basket would be so she could prepare the auction sheets. Sharon Decker clarified that any one could nominate someone for the Housing Advocate award. After discussion it was decided that we would donate 50% of the auction proceeds to the Ronald McDonald House. Buddy Kittle suggested we mirror MBA of the Bluegrass in inviting all past presidents to attend the installation of officers and pass the gavel to one another to the current president.

Nancy Thompson requested that each board member choose a committee for which they would be work for 2009. She requested that each board members recruit an active committee chair and members who would be active and engaged. She asked that each committee prepare a

Year End total
expenses
\$ 37783.55

Year End Income
totals \$ 33300.90

2009 Board of Directors

President:

Nancy Thompson
New South Federal
nthompson@newsouthfederal.com

Vice President:

Pamela Farmer
Countrywide Home
Loans

Secretary:

Bill Stutzenberger
PNC Bank

Treasurer:

Jonathan Boyd
Fifth Third Bank

Director:

Sharon Decker
Fifth Third Bank

Director:

Laura Burns
Rels Title

Director:

Debbie Jenkins
Walden Mortgage

Director:

Paula Bova
CB &T

plan for the committee for 2009 to present to the board.

Below is a list of committees with board liaisons and chairs which have been established to date:

Committee	Board Liaisons	Chair
Awards	Sharon Decker	
Education	Paula Bova	Sue Lanning
Programs	Jonathan Boyd	
Membership	Laura Burns	Sherri Wagerman
Legislative	Adam Hall	
Alliance	Pamela Farmer	Buddy Kittle
Communication		
Community Service	Bill Stutzenberger	Missy Brown
Bylaws	Sharon Decker	Howard Young

Win Trust Mortgage applied for membership. Nancy Thompson made a motion to accept the new membership and the motion was seconded by Missy Brown. It was approved unanimously by voice vote.

Buddy Kittle reported his agenda for the MBA of Kentucky and explained the bylaws changes and board composition of the board now. The current board is composed of president, president elect and secretary treasurer along with five board directors from each MBA chapter in the state as well as five at large members appointed by the president and all past presidents of MBAK. In 2010, the position of secretary treasurer will be divided into two positions and will be one year terms like the director positions. President and president elect will be two year terms.

Buddy explained his focus this year will be on growing the MBA with new chapters throughout the State and encouraging at large members; as well as reaching out to brokers to join our association. He will be focusing on education in partnership with Campus MBA to meet education requirements of the SAFE Act. He will also be promoting MBA designations like the Certified Mortgage Banker, Accredited Residential Originator and Underwriter. Finally he will be actively promoting the MBA to the media. Part of this will include MBA media training so that everyone may carry the same message positive message. The meeting was adjourned at 12:39.

Director:
Adam Hall
Fifth Third Bank
