

## November President's Message

Hello from the Sunshine State President...

I can hardly believe it is the fall and we are preparing for Halloween and Thanksgiving. Fall is one of my favorite times of year. Living in Jacksonville, the air cools and the humidity lowers to wonderful cool crisp nights and mornings with warm-sunny days. Golf this time of year is such a pleasure!!

Our Chapters have been busy getting things underway under their new President's directives. I was in Miami at the end of September bringing in their new leadership led by President Raymond Reyes. Congratulations, Raymond. The beginning of October brought me to the Treasure Coast where I brought in FAMB's newest Chapter's leadership led by President Matt Nye. Congratulations, Matt. That concluded my round of installations for this year; all of our Chapter's leadership is now in place for this year. I visited 11 of our 13 chapters performing the installation ceremony and enjoyed my visit at each and every chapter. It is a good time to get to know the President, their leadership and their members. Thank you for your hospitality. I will visit each chapter one more time during my Presidency at the invitation of the President, so I will look forward to seeing those members and future members once again.

We are deep into the 2006 elections. Plans are being made for our membership to attend election night parties. We ordered "we vote" buttons for each person attending the parties. They have been sent to our Chapter Presidents to distribute to attendees.. A collaborative effort between FAMB headquarters and our new advertising agency created a great looking button that can be used not only on election night, but at every legislative event in our chapters and our annual Tallahassee event in March. Our Chapters also received their NAMB election night buttons at our Board Meeting in September to be worn to the Federal campaign parties.

Our Government Affairs committee, led by Paul Halter, put together a list of questions to be given to the two CFO candidates, Tom Lee and Alex Sink. The FAMB Focus will have the candidates' answers to the questions so you can make a good comparison in your election decision. The CFO is a very important person to us and our livelihood. Homeowners insurance and property taxes have become and remain at the forefront of issues befalling our legislature to cure, and the sooner the better.

As for National Government Affairs, NAMB remains in contact with the FTC regarding Trigger Lists and Lead Generators. Last month I spoke of this practice and the jeopardy it puts our borrower's personal information in. NAMB is attempting to enforce that the only companies that can purchase these lists are companies that can extend credit, therefore removing Lead Generators from being able to purchase these lists and resell the names over and over again to as many originators that will buy them. In September, NAMB attended a "think tank" panel discussion which included bipartisan congressional staffers, mortgage and lending groups and consumer advocacy groups. The discussion indicated that the debate over predatory lending will likely focus on the question of "suitability" and the issue of the extent to which brokers are regulated. Proposed changes to the CHARM booklet are going to be

announced by the Federal Reserve Board to include language regarding sub-prime lending. NAMB has been specifically asked to review the proposed changes and provide comment. Joe Falk is putting together a task force to participate in the review and comment process. The FHA bill remains a "hot topic" in the Senate.

Mark your calendar for January. We will have our 2nd quarterly Board of Director's meeting in Jacksonville January 12th and 13th. In the mean time, our committees will continue working hard. Membership, led by Dave Kane, has started its outreach to the chapter Presidents to implement strong membership recruitment and retention techniques so we can reach our goal of 5000 members. NAMB has a membership contest beginning 10/01/06 through 9/30/07; this is a members bringing in new members campaign and the winner will receive \$5000 in internet advertisements or \$2500 in cash. The Communications Committee, led by Mona Burrows and James Poule, has been working steadily with our PR firm to keep FAMB in the news.

I want to take this opportunity to say goodbye to Kelly Guldi. He resigned his Vice Presidency in October to spend more time with his family. Making decisions like these are always difficult and I support him and his decision in every way. Thank you for the service you have given the Central Florida Chapter and the FAMB.

Don't forget to vote. Voting is the one place where your voice in government resonates.

Thank you and all of our Committee Chairs for your dedication and service to FAMB and its members.

Until next time, enjoy this wonderful fall weather and hopefully we can continue with a hurricane free year!!

Patrice Yamato CRMS  
FAMB President