

October Presidents Message

Hello from the Sunshine State President!

Time is going by very quickly and we, the leadership at FAMB, have been busy. Since I wrote you last we have been to our planning retreat, which went very well. We went to Savannah and planned the year. With our committee leadership, we should be able to accomplish much!

We attended NAMB's Leadership Conference in Monterey, California at the end of August. The meeting schedule was tight but everything went well. Your EC serves on every NAMB Committee. Frank Donohue, our Secretary, serves on Ethics and Communications; Kathy Love, our Treasurer, serves on Education and Credit Scoring; Kelly Guldi, our Vice President, serves on Finance; Ritch Workman, our President Elect, serves on Government Affairs and Affordable Housing; Steve Schneider, our Immediate Past President, serves on Consumer Protection and NAMB Southeast and I, your President, serve on Nominating, Bylaws, Membership and FHA/VA. This was the first NAMB meeting of the new year.

Mid September FAMB had its first Quarterly Board Meeting of the new year. We went to Marco Island. What a beautiful part of Florida. Our committees all met for the first time and some firsts were accomplished. FAMB now has an advertising team working with us. Effective immediately, we will now launch an industry campaign geared toward making brokers aware of us and what we do. This is a wonderful addition to the Public Relations team we brought on last year. We also enjoyed board training given by Bob Harris of Tallahassee. He was very thorough and we learned a lot. Amidst the work, we did manage to have some fun. When doesn't FAMB have some fun along the way? On Friday night, the Southwest Chapter hosted FAMB Idol. Our chapters turned out and sang their hearts out!! The winner was Steve Echols from the West Coast Chapter. At the Board meeting we were joined via phone by the 2 candidates for CFO, Alex Sink, the Democratic candidate and Tom Lee, the Republican candidate. They both spoke to our board of directors and then answered our questions. The questions were put together by our Government Affairs committee led by Paul Halter and aided by our General Counsel, Steve Ecenia. We asked the same questions of both candidates.

Our committees formulated their plans for the year at this meeting. Among the loftiest committee plans are Membership, where they are planning on increasing membership by 20% this year. Government Affairs shared a plan of action for election night whereby every candidate's celebration parties will be attended by a member of the FAMB. Our RESPA task force was also assembled in the event RESPA reform becomes an issue. PAC is already working hard and has been since it is an election year. There will be no rest for this committee. Our Communications committee, which is comprised of 4 sub-committees, Advertising, Public Relations, Technology and the Focus are forging into unexplored territories by bringing on the advertising team. Awards is being re-invented along with Lenders and Affiliates. Our Convention and Tradeshow committee is already underway making wonderful plans for convention 2007 at Shingle Creek in Orlando.

As for Federal Government Affairs, the Focus shared a very important article written

by Ken Harney and published in the Washington Post, discussing the selling of "Trigger Lists". NAMB has taken a very important stand on the sale of private information and the potential issues it brings. The Senate FHA bill is at the front of everyone's mind as we hope it passes and brings the availability to making FHA loans to many more brokers. Mortgage companies all over the US are under siege due to minimum wage and overtime compensation issues concerning loan originators. If you are a business owner, I encourage you to seek the advice of a qualified labor law attorney and make sure you are in compliance with the law.

As for our State Government Affairs, many key state offices are up for election. The CFO race between Tom Lee and Alex Sink; the Attorney General race between Bill McCullum and Skip Campbell; the Governor's race between Charlie Crist and Jim Davis, just to name a few. Please take the time to study these candidates and make a wise-informed choice for these offices.

Welcome to our newest Chapter, Treasure Coast. I will be in Treasure Coast in the beginning of October to bring in their President, Matt Nye and his leadership team. I would also like to welcome our other new chapter presidents: Marga Doerr, Broward Chapter; Richard Peek, Central Chapter; Ben Bishop, Jacksonville Chapter; Raymond Reyes, Miami Chapter; Ryan Wuerthner, Palm Beaches Chapter and Steve Echols, West Coast Chapter. All of our chapter's new leadership is in place. Our year is off to a very good start. No hurricanes have devastated our state. I would say things are going pretty well for Florida. Let's keep them this way!!

As always there are people to thank for the endless contributions they make to FAMB. Next time you call FAMB headquarters, don't forget to thank them for the work they do everyday to make our association great!!

FAMB "Exceeding Expectations"

Until next time...

Patrice Yamato, CRMS
FAMB President