

September Presidents Message

Hello from the Sunshine State President!

Wow! Did we make waves at FAMB's Annual Convention this year in Tampa! I would like to thank some very special people who made this such a wonderful event. Valerie Saunders our Convention Chair; Sal Davide our Tradeshow Chair, Cindy Gramling FAMB's event planner, Melissa Grosvenor FAMB's Chief Operating Officer and their fearless leader Karen Wordell-Smith, FAMB's Executive Director. Thanks also to our many volunteers, who worked hard to make this truly a fantastic convention. It surpassed any expectations I had and created a wonderful memory for me and so many others. What a way to kick off a new year. If this is any indication of our year to come, we are in for a year that exceeds all expectations.

Thank you to our special NAMB visitors who attended our convention—Harry Dinham, NAMB's President and his wife Gail; Joe Falk, NAMB's Government Affairs Chair, NAMB and FAMB Past President; Walt Scott, NAMB's Membership Chair and Pennsylvania's Past President and Ruth Faynor, NAMB's Education Consultant and Florida member.

I have had the privilege of installing several chapter presidents and their administration around the state. I would like to welcome our new presidents: Southwest's Beth Kulbacki, Sun Coast's **Shaun Barnes**, **GulfCoast's Rick Markussen**, **SpaceCoast's** Devin Beene, Volusia's Michael Tacinelli and Northwest's Mickey Clinard. All other chapters are changing leadership in the next few weeks. I look forward to great things from you and your chapters this year.

Since my last message, I attended a membership planning retreat in Detroit for NAMB. This is a big year for membership both here in Florida and at NAMB. I am anticipating tremendous growth in our state. The membership and member services committees chaired by Dave Kane and John Demps will be leading their committees in this effort.

Please allow me to thank and recognize each committee chair for this upcoming year. Fran Eskew, Foundation President and Faculty Chair; Michelle Neely, PAC; Valerie Saunders, Convention; Shiela Kiniry, Tradeshow; Mona Burrows and James Poule, Communications; Kathleen Newell, Lenders and Affiliates; Ted Smith; Awards; Paul Halter, Government Affairs; Jon Turla, Bylaws and Dave Kane, Membership. Subcommittee Chairs: Sherry Bitner, Advertising; Valerie Saunders, Focus; Jay Scharff, Public Relations; Shyam Mundra, Technology and John Demps, Member Services. I appreciate your commitment and the great leadership qualities you bring to our members.

Our Government Affairs teams in Florida and at National have been busy keeping us in business. On May 24, 2006, the House Committee on Financial Services passed the Expanding American Homeownership Act of 2006 (HR 5121). This FHA bill replaces the burdensome audit and net worth requirements with a \$75,000 bond requirement. There are many more components to this bill that make FHA lending more desirable, and this amendment will allow more brokers to offer FHA loans. Our work is not done, as it still needs to pass the Senate. NAMB continues to watch legislation that will keep YSP out of the fees and points triggers for high-cost loans. In addition, NAMB is stressing equality of disclosures throughout the industry. The Small Business Health Fairness Act did not pass through the Senate. The democrats filibustered and we were 4 votes short of it passing. This bill will surely be back in the next session and FAMB will remain vigilant in our grassroots efforts to get it passed.

As I write this message, your Executive Committee will be attending its planning retreat and they will also attend NAMB's Leadership Conference later in August. I will give you a report on these events in my next message.

In closing, I assure you FAMB and your President will endeavor to exceed your expectations this coming year.

Until next time...

Patrice Yamato
FAMB President