

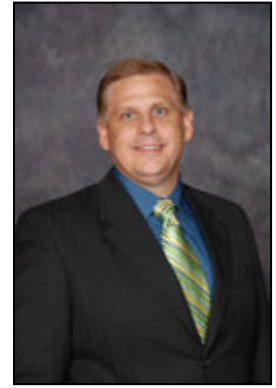
August President's Message

Bold, Dynamic and Aggressive

It is a new year for the FAMB and we are positioned to make it one of the best years in our history. Membership has never been higher, volunteerism has never been greater and politically we have never been stronger. This will be a great year for the FAMB and I am proud and honored to serve as President of the most active and passionate team of mortgage professionals I have ever seen.

This is not to say that these are not tough times. They are! I want to assure you that your leadership team; that is the Board of Directors, Committee Chairs and Executive Committee, is ready to face any challenge.

For those of you who were unable to attend the Gala event at the Annual Convention you not only missed a great time, you also missed my speech. I want us all to be on the same page from the start, so I thought I would include my speech in this, my first president's message. Here it is...



D. Ritch Workman , CRMS
Workman Mortgage Company

It is my honor to accept the position of the President of this great association. I want to thank each of you for giving me this opportunity. I will not let you down. I promise to work with each member, committee, and director to make this association the best it can be. Together we will attract more members and increase the value of membership for our existing members. Together we will not allow the bankers and consumer advocates to single out mortgage brokers! From this moment forward I am your President and together we will win!

These are proving to be challenging times. Many of our small businesses are feeling the pinch. Many of our lenders are hurting. Now is the time to stand-up and fight! I have great confidence in our Staff, Executive Committee, Board of Directors and committees. I know that these entities working as one for the common good of our members and this industry will prove unshakable.

*When I was in college at The Appalachian State University (**Two time back to back Division One National Champions**), I attended the North Carolina Military Academy. Our class motto proved to be the core of our souls. It proved to be true for the young soldiers of Class 37 and as I planned my year with the FAMB, the three words of that motto came racing back to me. These three words will guide this association effective immediately.*

BOLD, DYNAMIC AND AGGRESSIVE

BOLD:

*We will put our ethics where our mouths are. Florida has recently been ranked the number one hub for mortgage related fraud. I say, **NOT IN OUR BACKYARD!** We are not just an association of everyday mortgage brokers. We are an association of elite mortgage professionals. What does this mean? It means we do what is right every time. It means we separate ourselves from the non-professional because we care. We care about the success of our businesses, our association, our industry and most importantly we care about the consumer. We will maintain our high standards and we will be **BOLD** when it comes to the protection of the Florida Consumer.*

DYNAMIC:

*Dynamic is defined as changeable; active; or in motion. And that is exactly what we must be. We must be Dynamic in our approach to attracting and maintaining new members. We must look at what has been done and seek and try ideas that have not been tried. We will not rest on our history; we will be **DYNAMIC**.*

I am proud to announce the creation of the FAMB Councils. This Dynamic approach to member services has the potential to attract thousands of new members and better serve our current members by catering to their specialties and needs. I have asked the Membership Committee, headed by Laura Pfann, to take on the creation and implementation of these Councils.

AGGRESSIVE

*The number one threat facing each of us today is not rising rates, shrinking markets, or competition. Our number one threat is legislation. State and federal legislators are currently targeting our great industry. We must be aggressive in our fight to protect our jobs. We will aggressively fight any legislation that singles out mortgage brokers. We will not be bullied! We will politely be very **AGGRESSIVE** in the defense of our jobs, our businesses and our industry.*

In conclusion:

We will boldly serve as good stewards of our industry. We will look for new and dynamic ways to increase membership and retention. And we will aggressively fight in Tallahassee and Washington, DC any attempts to unfairly regulate our industry.

*We are the FAMB! Lead us, join us or get out of our way. **We are BOLD, DYNAMIC and AGGRESSIVE!***

I look forward to being of service to our industry for the coming year. If you are an FAMB member I thank you for your support of our industry. If you are not yet a member, I look forward to seeing your name on the membership role soon – your industry needs and deserves your support and participation.

Sincerely,

A handwritten signature in black ink, appearing to read "Ritch Workman". The signature is fluid and cursive, with a large initial "R" and a long, sweeping underline.

Ritch Workman, CRMS
President