

## December President's Message

There is finally a period at the end of a very long sentence. America has elected a new President. Whether President-elect Obama was your choice or not, he represents a conclusion to a very long campaign season.

Based on the current economic picture of America, it appears to me that many people have been waiting for a sign before getting off the fence and buying a home. At first I thought the consumers wanted low rates and low prices. Well, they have had that for many months now. So why are they still on the fence? I think the last unknown was our presidential election. Now that we have the election process behind us I truly believe we will see the return of some normalcy in our industry.

Like it or not, the refinance boom is behind us. Now is the time to ensure that you are the recipient of the new purchase business. It is time for you and your colleagues to return to 2001. Back then we would print some flyers, take a handful of pens and business cards and go visit realtors and builders. We hit the street and made it a point to build and foster mutually beneficial relationships. We promised and delivered good service, a variety of programs and competitive rates that made us the best choice for anyone shopping for a mortgage loan. Well it's that time again. Many of us stopped visiting our local real estate and builder offices. Who could blame you? There was simply no business out there.

As the old Bob Dylan song goes, "The Times They Are A-Changin'". There are thousands of well qualified potential homebuyers that have been sitting on the fence who will now start to enter the housing market. House prices in Florida have fallen back to the ranges where people can actually afford to buy a decent home without having to resort to exotic, and often disastrous, financing schemes. In reality, Florida is "On Sale"! If there was ever a blinking blue light special in the Florida real estate market, it is happening right now. You have the chance to be an important part of the recovery that is going to take place in our state's marketplaces.

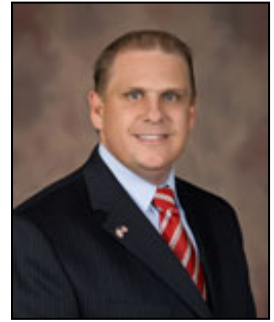
Our local Realtors® and builders are experiencing the same hard times as are mortgage professionals. You need to make sure that your local real estate professionals and builders know that you are open and ready to fund mortgages. We cannot sit by waiting for the phone to ring. We need to make it happen all over again. We need to be out there networking and building relationships. Put yourself in the position to get your share of these new buyers.

I want to close this letter with a thank you and a pledge. The thank you is to all of the people who encouraged and supported me in my campaign for a seat in the Florida House of Representatives. My pledge is that, although I was elected by the voters of District 30, I will serve the best interests of the entire state of Florida.

Sincerely,



D. Ritch Workman, CRMS  
FAMB President



D. Ritch Workman , CRMS  
Workman Mortgage Company

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