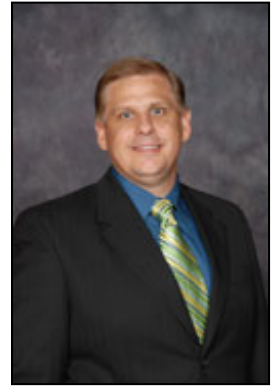


## January President's Message

On behalf of the Florida Association of Mortgage Brokers (FAMB), please let me wish you a Happy New Year! We hope that you and your loved ones had a happy, healthy and safe holiday season.

As we look ahead to 2008, many of us begin thinking about setting New Year resolutions. I challenge you to better yourself and your business by making one of your resolutions to be obtaining NAMB's Lending Integrity Seal of Approval.

The Seal, was unveiled at NAMB West on November 5 in Las Vegas. It provides us, as state affiliates, a new tool to help consumers identify us as industry professionals. Professionals who meet the highest standards of knowledge, professionalism, ethics and integrity. We as mortgage brokers and loan officers are taking a giant step forward to transform the mortgage industry and help consumers identify us as the professionals who meet these standards. We will display the Seal in our offices, on our business cards and our company marketing materials.



D. Ritch Workman , CRMS  
Workman Mortgage Company

FAMB members must earn the right to display the Lending Integrity Seal of Approval. This is a great step forward for our industry. I wholeheartedly support any action we take to better protect consumers in Florida and across our great nation. I know that all of us will be proud to use this seal as another way to differentiate us from those in our industry who give mortgage brokers a bad name and image.

In the coming weeks, FAMB will be providing our chapter leaders with information and the tools to begin the process of earning the NAMB Integrity Seal of Approval. Please make sure to attend your upcoming chapter meetings and events to learn how you can utilize this opportunity. In the meantime, for more information, please visit <http://www.lendingintegrity.org/> to learn how the Integrity Seal can better you and your business in 2008. I hope that you will make this earning the Seal a priority earning and will display it proudly along with the FAMB logo.

It's still a tough market out there and we can expect the housing and mortgage industries to continue to face harder times ahead in 2008 and possibly into 2009. Hopefully, those consumers who want to head down the road to homeownership will choose to use a mortgage broker – and the right choice for consumers is a mortgage broker who is an FAMB member and one who possesses the NAMB Lending Integrity Seal.

Best wishes for a successful year.

A handwritten signature in black ink, appearing to read 'Ritch Workman', with a stylized flourish at the end.

Ritch Workman, CRMS  
President

To view previous President Messages [Click Here](#).