

March President's Message

As we continue to face a downturn in the economy and are still looking for the upswing in our market, it is more important than ever for your voice to be heard in Tallahassee. Please join FAMB on March 17 in Tallahassee for our annual Lobby Day event. Take advantage of this great opportunity to meet with our state legislators and discuss the preservation of our industry as well as the protection of Florida's consumers.

A multitude of bills are expected to be introduced in both the Florida House and Senate that directly involve our industry and/or impact Florida's consumers regarding housing and real estate. Our primary concern is the re-opening of F.S. 494, the Mortgage Brokerage and Mortgage Lending Statutes. The opening of our statutes is inevitable this year in order to begin the process of the incorporation of the federally mandated SAFE Act into Florida law. Our main focus is on the preservation of Florida's mortgage industry and the protection of Florida's small businesses. In addition, it is important to stress that a level playing field must be maintained between the state-governed and regulated mortgage entities and the large exempt depository institutions that are not governed by the same state laws and rules under which we operate.

The most effective lobbying is done by a district's constituents. Keeping in touch with your legislators on a regular basis is critical in letting them know what is important to you. FAMB continues to stay in contact with state legislators on our members' behalf, but they like to hear about the issues directly from their district residents. No one knows better than you how your industry functions and the role you play in providing consumers credit opportunities to fulfill their all-important housing needs. It is critical for you to explain to your legislators how proposed legislation could directly impact your livelihood and the future of American homeownership.

Never lobbied your legislators before? FAMB makes it easy for you. We will provide you with talking points and a guide on how to handle a meeting with your legislator. FAMB members attending Lobby Day will also lobby their local legislators with their local chapter leaders. For more information on how to register for FAMB Lobby Day, please visit www.famb.org or call the Association office at 800-289-9983. Participating in FAMB's State Lobby Day will have a positive impact on you, your company and your industry as you develop and establish a working relationship with your elected officials.

FAMB thanks you in advance for taking the time out of your busy schedule to let your concerns be heard. In this current market, it is imperative for FAMB and all of those who earn a living in the mortgage industry to be known to those who have a hand in deciding our future. Since it is our state legislators who make decisions which have the most immediate impact on our livelihood, it is incumbent upon all of us to ensure that they understand the consequences of their actions.

I look forward to seeing you in Tallahassee on March 17.



Valerie J. Saunders
FAMB President