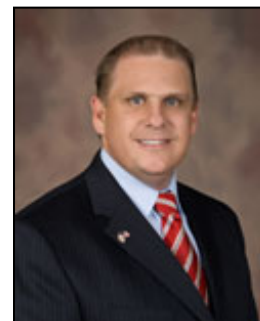


January President's Message

"Change is inevitable, growth is intentional."

Glenda Cloud

By the time you read this, the New Year will be upon us and change will have occurred in the administration of the Florida Association of Mortgage Brokers. As many of you know, I have been elected to represent District 30 in the Florida House of Representatives. Thanks to the encouragement and support I received from my fellow mortgage professionals, this long-term dream has finally been realized.



D. Ritch Workman , CRMS
Workman Mortgage Company

In order to ensure that my new position does not hamper or adversely affect the Association, I made a difficult decision. This decision was not taken lightly and only came about after much soul-searching and thought regarding the future of the Association. For the good of the Association, I have officially resigned as its President and have now taken the position of Past President. I wish to thank every member of FAMB for allowing me to serve as your President for the past year and a half. It has truly been my honor. I would also like to thank the Executive Committee of FAMB for their hard work, commitment and dedication to the Association. Your support during this transition has been instrumental and I look forward to serving as Past President.

Valerie Saunders has now assumed position of President of the Florida Association of Mortgage Brokers and taken the reins. I have the utmost confidence in her ability to continue guiding the Association through these turbulent times. Valerie brings excellent communication skills and a deep understanding of the industry that will well-serve the Association and our fellow mortgage professionals.

My tenure as your president was both exciting and challenging. Together we witnessed the collapse of a large segment of the mortgage market. Nationwide, we have seen thousands of our fellow mortgage professionals exit the industry and seek new ways to earn their livings. I am confident that, in time, our industry will recover and those who have been able to persevere in these difficult times will again prosper. I urge each of you to participate in the shaping of your own future. We know we will see new legislation brought forth this year that will directly impact all of us. Now is the time to step forward and take a proactive role. Compare us to a ship, traversing stormy seas. We have an able captain and crew but need to rely on the power of the wind to reach safe harbor. My fellow mortgage professionals, you are the power of the wind that is so desperately needed. If you have not joined FAMB, I urge you do so now - keep the wind in our industry's sails.

Sincerely,

A handwritten signature in blue ink, appearing to read "D. Ritch Workman".

D. Ritch Workman, CRMS
FAMB President

As the New Year begins so does my role as President of the Florida Association of Mortgage Brokers. In 1997, I joined FAMB with the intention of attending local chapter meetings and networking with my peers. Over the years, my participation has expanded to chairing local committees, becoming a state director, chairing state committees and eventually being selected to serve on the Executive Committee. Each step along the way was met with excitement and anticipation for what my new position would bring. Now, in 2009, I find myself as President and I am equally as excited and filled with anticipation as I begin this next part of my journey with FAMB.

2009 appears to be a year of transition both for myself and the association but also for our industry. Looking forward to the months ahead, we will see great changes coming legislative for the Florida mortgage brokerage industry. Now, more than ever, it is important for each of you to stay the course with FAMB. If you are not a member of FAMB, I ask you to take that first step in your journey and join. If you are a member, thank you for your participation and I urge you to continue on your path with the association.

In the immortal words of Winston, Churchill - "A man does what he must - in spite of personal consequences, in spite of obstacles and dangers and pressures - and that is the basis of all human mortality." And we must do what we must for our industry and our association and I hope that you will choose to join FAMB in this effort.

A handwritten signature in blue ink, appearing to read "Valerie J. Saunders". The signature is fluid and cursive, with a large, stylized initial "V".

Valerie J. Saunders
FAMB President

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