

## *MBAC Single-Family Lenders Education Conference March 3-5*

Prepare yourself for tomorrow's challenges at the MBAC Single-Family Lenders Education Conference March 3-5, in Myrtle Beach, SC.

Registration opens Sunday morning at 10 a.m. The MBAC Board of Directors, Committee Chairs and the Local President's Council will meet concurrently from 10 a.m. to 1 p.m.

The academic calendar begins with a general orientation session, followed by classes in developing a strategy for success, new products for Loan Officers, appraisal review techniques for atypical properties, fraud detection, and an update on FHA and VA appraisals and underwriting. (The Appraisal Review Techniques session qualifies as two Continuing Education credit hours for South Carolina brokers.)

Recess will begin at 6 p.m. with cocktails in the "Stadium", followed by dinner on your own.

Classes resume Monday morning at 8:45 a.m. with a lecture on maximizing productivity, followed by a tailgate

lunch in the Stadium. At 1 p.m., school is back in session with a program on increasing profitability performance and a course on "capturing" clients through value-added options. Sunday's Appraisal Review Techniques session will be repeated concurrently. From 3 to 5 p.m. there will be lectures on successfully recruiting and retaining the best employees, an update on developments in automated underwriting, and a panel on Affordable Housing. The "Capture Your Client" session will also be repeated at this time.



Last year's top "scholars" will be honored at the Showcase Awards Recognition Breakfast Tuesday morning and classes will adjourn at 11:15 following a "commencement" address by MBAC President Steedman Lyles. (Complete agenda on page 6.)

If you have questions or need registration forms, please fax your request to the MBAC office at (704) 552-7071.

### *Inside:*

Calendar of Events . . . . .	5
Campus MBA Program . . . . .	5

Conference Agenda . . . . .	6
Local Association Presidents . . . . .	8
North Carolina Legislative Update . . . . .	5
South Carolina Legislative Update . . . . .	9

## President's Message



**J. Steedman Lyles, Jr.**

Happy New Year and welcome to 2002! It's hard to believe the incredible year of 2001 is finally in our rear view mirrors. If you were on the production side of the business, the results were the best we've ever experienced (or even dreamed of) but the challenge to keep delivering was relentless. Our ability to originate and close a volume that exceeded our most

optimistic projections and capacities was nothing short of phenomenal. We all need to say a collective "thank you" for the technological advances of the past decade, for I seriously doubt we could have done it otherwise. 2002 is already off to a good start and hopefully, predictions of another strong year will hold true.

In January and February, most local associations hold their annual installations of officers and directors. As MBAC President, I've had the genuine privilege and pleasure of administering the oath of office to these new officers and board members. Already I have visited Columbia, Charleston, and Winston-Salem. It is a real joy to get out and see old friends, make new ones, and see firsthand the excitement and enthusiasm our local associations have. The plans they have for supporting our industry and their respective communities are impressive. MAC-PAC, education and local community service are common goals. February promises to be another busy month and I look forward to seeing more of you on the road.

March heralds one of MBAC's best events that you should not miss—the Single-Family Lenders Educational Conference at the Kingston Plantation/Embassy Suites Hotel in Myrtle Beach, SC, March 3-5. This year's theme is "MBAC Lending University", and the program is loaded with practical seminars that will help you be more successful and enhance your professionalism. Co-chairs Rhonda Marcum and Gene Gaulin have done an excellent job of recruiting a superior faculty to conduct the classes. A sampling of courses to grow your personal bottom line includes "Success Begins With A Plan", "Reaching The Top of Your Game", "Capture Your Client" and "Maximizing Professional Productivity".

Please plan to attend and bring someone from your office who hasn't had the opportunity in the past. It will be more than worth it. See you in Myrtle Beach.

## Looking For A Few Good Students



**Rogers**

*by Lisa Rogers, Scholarship and Recognition Committee Chair*

The MBAC Scholarship and Recognition Committee is actively seeking candidates for the Pope scholarships. The deadline for applications is March 31.

Named in memory of industry pioneer Claude E. Pope, the scholarships are offered to college students studying mortgage banking or finance. The scholarships are funded entirely by donations from members and the Scholarship and Recognition Committee's fund-raising efforts.

This year, those efforts include a campaign to raise \$5,000 at the upcoming Single-Family Education Conference. Attendees will have a chance to win a four-day, three-night trip to one of 250 destinations. The prize includes hotel accommodations, airline vouchers and \$500 cash for incidentals. If we succeed in reaching our goal, there will also be a big surprise "unveiled" at the Scholarship and Recognition Breakfast.

Remember that donations to the scholarship fund are now tax deductible.

The \$3,000 scholarships are offered annually to rising juniors. The committee awards one scholarship to a North Carolina student and one to a South Carolina student each year.

To qualify, students must have a minimum G.P.A. of 3.0, and an interest in a career in mortgage banking or finance. The scholarships are a good way to encourage talented young people to seek careers in our industry. Your donations support this effort and are a good way to give back to the industry and your community. With your help, we'd like to have as many qualified applicants as possible from which to choose.

Applications may be obtained through the MBAC office. If you have questions or would like additional information, you can contact me at (800) 451-4872.

### *The Bottom Line*

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of the Carolinas, Inc.

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# Industry Veterans Announce Retirement



**Woodward**

Andrew W. Woodward, Chairman of Bank of American Mortgage in Charlotte, NC, and Immediate Past President of MBA of America, announced his retirement following the 88th Annual MBA Convention in Toronto.

Woodward's career in mortgage banking spanned 33 years. He was named President of Bankers Mortgage Corporation when it was acquired by Fleet Financial Group in 1983. He was named President of Fleet Mortgage Group in 1988, and elected Chairman and Chief Executive Officer in 1992. He joined Bank of America in 1994.

Woodward also served as Chairman of the MBA Board of Directors, its Residential/Single-Family Board of Governors and the Commercial Real Estate/Multifamily Finance Board of Governors. He remains a member of the Board of Directors.

Woodward, who refers to his career as, "a gratifying and rewarding journey", says he's looking forward to hunting, fishing and rediscovering the game of golf. He and his wife, Willann, will divide their time between their homes in Columbia, SC, and the South Carolina coast.

"Andy was the fifth President of MBA of America to come from the MBAC ranks," says MBAC Executive Director Dee McCandlish. "He did an outstanding job and made us proud."

John H. (Jack) Williams, Executive Vice President and Director of Triad Guaranty Insurance Corporation, announced his retirement effective December 31.



**Williams**

In 1987, Williams helped organize Triad Guaranty with current Triad President and CEO Darryl Thompson. At various times, Williams has headed Triad's sales, marketing and operations. Prior to joining Triad, he was with Mortgage Guaranty Insurance Corporation, as Vice President of Secondary Market Trading.

"Jack was one of the founding fathers of Triad and its success is in no small measure, a result of his efforts and dedication," says Thompson. "He has served the company in a variety of responsibilities over the years, all with grace, dedication and humor. We all wish him well in his retirement."

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# Professionals In Pursuit Of Excellence

by Larry M. Dew, CMB  
Chairman, CMB Committee

The world in which we live and work is changing every day. If we're to meet the challenges and take advantage of opportunities, we have to prepare ourselves. Are you prepared or will you be content just to keep up?

Dew

In 1973, the Mortgage Bankers of America established the Certified Mortgage Banker (CMB) program to recognize outstanding achievement by lending professionals. The designation signifies to the real estate community a designee's superior knowledge, understanding and competency in his or her field, and distinguishes these professionals for their commitment to excellence and high ethical standards.

I'm delighted to report that we currently have five candidates pursuing their CMB designation.

Although the details are still being worked out, we know the new North Carolina licensing statute will require a certain education level to qualify for a license, and continuing education credits to maintain it. As you prepare to meet those criteria, I encourage you to reach higher and consider earning your CMB designation.

To be considered for candidacy in the CMB program, applicants must:

- Be employed by an MBA member firm for at least one year and have three or more years of experience in real estate finance or a related field.
- Present an acceptable recommendation by a senior officer of the applicant's firm.
- Accumulate at least 100 qualification points before the time of application.

If accepted as a CMB applicant, the candidate must fulfill all requirements within a five-year period. Each candidate must earn, through a combination of education and experience, at least 150 evaluation points.

When candidates have accumulated 150 points, they must then pass five of eight written examinations that include:

- Residential Loan Origination and Underwriting
- Residential Loan Servicing and Administration
- Residential Loan Marketing and Investor Relations
- Income Property Lending
- Income Property Loan Servicing and Administration
- Construction Lending and Administration
- Mortgage Instruments, Law and Government Regulations
- Principles of Corporate Strategy and Portfolio Management

All candidates must take and successfully complete the Comprehensive Industry Issues examination. After successfully completing the written examinations, candidates must appear before the CMB Board of Review for an interview at which their level of expertise in all phases of real estate lending are evaluated and assessed.

# Go To The Head of the Class with CampusMBA



Education is the hot topic in mortgage lending these days. From MBAC's educational conference next month, education requirements for licensing in North Carolina, and a new crop of professionals pursuing their CMB designation, the message is clear. If you're not prepared, you'll be left behind.

MBA of America's CampusMBA distance-learning program offers professional development courses in commercial and residential real estate finance and leadership skills, in convenient audio, video, print or web-based formats, and online instructor-led courses. Participants can also take advantage of web casts, audio conferences and discussion groups on topics such as predatory lending or terrorists and financial sanctions, with leading industry experts.

The real estate financing curriculum covers all aspects of the field from the fundamentals to the finer points of warehousing.

The Leadership Tools course, the latest addition to the curriculum, includes Business Writing, Communication Essentials, Leadership and Organizational Change, Management and Strategic Planning, Customer Service and Negotiating Skills.

Many of the courses are approved by the American Council on Education for college credits at more than 1,300 colleges and universities.

"Our courses also meet the continuing education requirements for South Carolina brokers, and we will be working closely with the North Carolina Banking Commission as it establishes the education requirements for licensing in North Carolina," reports CampusMBA Senior Director Dan Thoms.

Don't be left behind. Go to the head of the class with CampusMBA. For more information, visit [www.campusmba.org](http://www.campusmba.org).

## Mac-Pac Campaign Update

Goal: . . . \$50,000 . . . . . Year-to-Date Total: . . . \$8,792  
(January 31, 2002)

Large Associations ( <i>More than 30 members</i> )	
Mortgage Bankers Association of Greater Charleston . . . . .	\$ 2,957
Charlotte Regional Mortgage Lenders Association . . . . .	1,750
Mortgage Bankers Association of Greater Columbia . . . . .	1,000
Raleigh Mortgage Bankers Association. . . . .	875
Winston-Salem Mortgage Bankers Association . . . . .	885
Mortgage Bankers Association of Wilmington . . . . .	-0-
Mortgage Bankers Association of Fayetteville . . . . .	-0-
Small Associations ( <i>Fewer than 30 members</i> )	
Greensboro Mortgage Bankers Association. . . . .	\$ 375
Mortgage Lenders Association of Hilton Head Island . . . . .	250
Mortgage Bankers Association of Western NC. . . . .	100
Triangle Mortgage Lenders Association. . . . .	-0-
Hendersonville Mortgage Lenders Association . . . . .	-0-
Mortgage Bankers Association of Greater Greenville. . . . .	600
Grand Strand Mortgage Lenders Association. . . . .	-0-

# Licensing Looms On Horizon

by Henry "Hank" V. Cunningham, Jr., CMB  
Chairman, North Carolina Legislative Committee

Licensing of mortgage lenders in North Carolina takes effect in North Carolina, July 1. Along with the Good Funds Settlement Act (S790), licensing has occupied most of our time and attention for the past year.

## Cunningham

But our work isn't over. There are conflicts between the licensing provisions and the existing registration regulations to be resolved, and education requirements and testing procedures to be developed. We have 90 days to develop our recommendations on these issues and put them before the Banking Commissioner. I propose forming two task forces to address these questions.

If you are not familiar with the licensing requirements, I urge you to immediately visit the North Carolina Legislature's web site at [www.legislature.state.nc.us](http://www.legislature.state.nc.us), where you will find the specifics of the bill and a list of those who are affected by it. (Under "Bill Look Up By Number", select S904. Under "Bill Text", select "Chaptered.")

Under S904, independent mortgage lenders and individuals, as well as companies, are subject to licensing. If you have not already

started preparing for licensing, I encourage you to start now. Based on personal experience, I'd recommend you allow a minimum of 90 days to complete the application process.

The provisions also include either net worth or bonding requirements. Lenders that choose to be bonded should allow a minimum of 60 days to complete that process.

The Licensing Bill and Good Funds Settlement Act represent fair compromises between the interests of the State Bar, the lending community, and consumers. They're perfect examples of your MAC-PAC dollars at work. We were able to achieve these compromises because your MAC-PAC donations make it possible for us to retain a skilled lobbyist and gain access to the legislators responsible for the bills. MAC-PAC gives us a voice in Columbia and Raleigh.

When we were faced with potentially catastrophic Predatory Lending legislation two years ago, your support made it possible to craft a bill that is serving as a model in other parts of the country.

With the legislature adjourned until May, we have a short respite in which to deal with the licensing issues that need our attention. But it's important that we remain vigilant and well represented so that when issues such as licensing and predatory lending arise, we're in a position to respond.

Your support allows us to continue this important work on your behalf. When your local association or MBAC asks you to support MAC-PAC, please remember we're working for you.

## MORTGAGE LOAN ORIGINATOR

Carolina First has immediate job openings for experienced Mortgage Loan Originators with at least two years of Conventional and FHA/VA lending experience in the state of South Carolina and Wilmington, North Carolina. The individual will be responsible for calling on local Realtors and Builders in the area as well as handling internal referrals from our branch offices. Carolina First has a full range of mortgage products to offer including Conventional, FHA/VA, the most competitive ARM's in the market and many other credit products along with local underwriting and processing. Laptop computer is provided to each Originator.



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Fax 864-255-4780



# Local Mortgage Bankers/Lenders Associations

## NORTH CAROLINA

**(Asheville) MBA of Western NC, Inc.**  
**Head Island** President: Wayne Higgins  
 Carolina Farm Credit  
 PO Box 16829  
 Asheville, NC 28816  
 (828) 665-2393 (828) 667-0974 (FAX)  
 whiggins@carolinafarmcredit.com  
 Term Expires: February 2003

**(Hendersonville) Hendersonville MLA**  
 President: Bradley Jones  
 Asheville Savings Bank  
 601 N. Main Street  
 Hendersonville, NC 28792  
 (828) 696-8100 (828) 697-6666 (FAX)  
 bjones@ashevillesavings.com  
 Term Expires: February 2002

**(Charlotte) Charlotte Regional MLA, Inc. Columbia**  
 President: Ronnie Giberson  
 Trustcorp Mortgage Company  
 8301 University Executive Pk. Dr., #110  
 Charlotte, NC 28262  
 (704) 548-0072 (704) 548-9869 (FAX)  
 Rgiberson@carolina.RR.com  
 Term Expires: May 2002

**(Myrtle Beach) Grand Strand MLA**  
 President: Bruce Million  
 CTX Mortgage Company  
 3739 National Dr., Suite 101  
 Raleigh, NC 27612  
 (919) 786-1131 (919) 786-4299 (FAX)  
 bruce\_million@ctxmort.com  
 Term Expires: December 2002

**(Durham/Chapel Hill) Triangle MLA**  
 President: Anne Watson  
 Wachovia Mortgage Company  
 3211 Shannon Rd., S. Court Building  
 Durham, NC 27707  
 (919) 419-3568 (919) 4193560 (FAX)  
 Anne.Watson@Wachovia.com  
 Term Expires: December 2002

**(Shelby) Tri-County MBA**  
 President: Julie Singalevitch  
 First National Bank of Shelby  
 PO Box 746  
 Kings Mountain, NC 28086  
 (704) 739-1120 (704) 739-9311  
 singalevitchj@ibank@fnb.com  
 Term Expires: December 2002

**(Fayetteville) MBA of Fayetteville**  
 President: Vicci Bonner  
 First Choice Mortgage  
 2018 Ft. Bragg Rd., Suite 114A  
 Fayetteville, NC 28303  
 (910) 323-3667 (910) 323-9057 (FAX)  
 fcmcvicci@nc.rr.com  
 Term Expires: December 2002

**(Wilmington) MBA of Wilmington**  
 President: Jimmy Taylor  
 National City Mortgage  
 4002 1/2 Oleander Drive  
 Wilmington, NC 28403  
 (910) 452-4042 (910) 452-1553  
 taylorja@csi.com  
 Term Expires: July 2002

**(Greensboro) Greensboro MBA**  
 President: Gina Carrick  
 BB&T  
 PO Box 10229  
 Greensboro, NC 27402  
 (336) 433-4340 (336) 433-4349 (FAX)  
 gcarrick@bbandt.com  
 Term Expires: December 2002

**(Winston-Salem) Winston-Salem MBA**  
 President: Karen Myers  
 BB&T  
 PO Box 1096  
 Clemmons, NC 27012  
 (336) 766-1680 (336) 766-3684 (FAX)  
 kmyers@bbandt.com  
 Term Expires: December 2002

## SOUTH CAROLINA

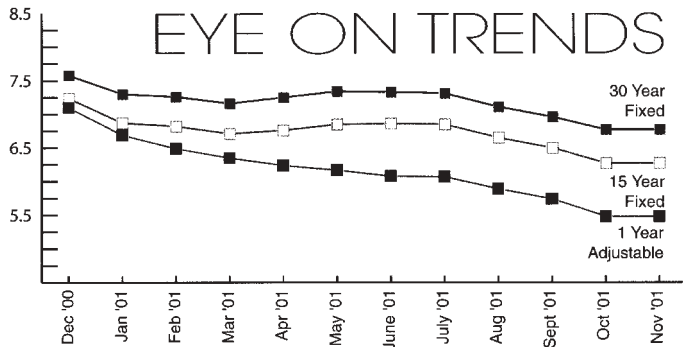
**(Charleston) MLA of Greater Charleston**  
 President: Candy Nicodin  
 The Bank of South Carolina  
 PO Box 538  
 Charleston, SC 29402  
 (843) 958-1092 (843) 723-1473 (FAX)  
 cnicodin@banksc.com  
 Term Expires: December 2002

**(Hilton Head) MLA of Hilton**  
 President: Tony Guasto  
 East Coast Mortgage  
 99 Main Street  
 Hilton Head Island, SC 29926  
 (843) 681-8998 (843) 689-2216 (FAX)  
 ecmortse@hargray.com  
 Term Expires: January 2003

**(Raleigh) Raleigh MBA, Inc.**  
 President: Diane Parks  
 Eagle Mortgage Company  
 5599 Sunset Boulevard  
 Lexington, SC 29072  
 (803) 356-2227 (803) 356-2288 (FAX)  
 dparks@mrtgco.com  
 Term Expires: January 2003

**(Columbia) MBA of Greater**  
 President: Judy Blackburn  
 Atlantic Home Mortgage  
 1113 48th Ave., N., Suite 118  
 Myrtle Beach, SC 29577  
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 atla@48th.com  
 Term Expires: August 2002

**(Greenville) MBA of Greater Greenville**  
 President: Trasi King  
 Washington Mutual Home Loans  
 555 N. Pleasantburg Dr., Suite 305  
 Greenville, SC 29607  
 (864) 240-4301 (864) 240-4305 (FAX)  
 trasiking\_wamu@compuserve.com  
 Term Expires: December 2002



Graph courtesy of new MBAC member, Homestead USA

## Have You Heard?



**Dahlgren**

Chase Manhattan Mortgage has named Charles "Chuck" Dahlgren Jr., as Regional Manager for North and South Carolina.

Coastal Mortgage Services, Inc., has hired Suzanne Howard as Account Manager.



**Howard**

Gaston Federal Bank has acquired Salisbury, NC-based Citizens Bank, and filed a request to change its name to Citizens South Bank. The company's headquarters will remain in Gastonia, NC.



**Thompson**

CH Mortgage has named Diane Thompson Area Manager for the South Carolina coastal area. Thompson, who is Chair of MBAC's Convention committee, was formerly with Shelter Mortgage in Charleston, SC.



**Jaber**

The North Carolina Housing Finance Agency has named Paul S. Jaber

# South Carolina Legislative Update

by Alan Verch, CMB  
Chairman, South Carolina Legislative Committee

The South Carolina General Assembly convened January 8. Several issues that affect the mortgage industry are on the agenda and we will be watching them closely.

The most significant, of course, is Predatory Lending (S.122), which we've been grappling with for the past 14 months. Since the General Assembly adjourned last June, the Predatory Lending Subcommittee has met nearly every

week, in an effort to hammer out agreement on the provisions of the bill.

Our lobbyist Lloyd Hendricks reports that agreement has been reached on the provisions dealing with prepayment penalties, choice of law and payments to contractors. Still in contention are unconscionability, caps on fees and points, single-premium financing, manufactured home financing, and "flipping".

Two additional issues of concern include House Bill 4114, which deals with the unauthorized practice of law, and several bills dealing with privacy protection.

H.4114 would require that loan documents be prepared for closing by an attorney rather than the lender, and if passed, could have serious financial consequences for lenders. Obviously, we are opposed to the bill in its present form, and will push for amendments if there appears to be a push for passage.

Our goal on the privacy protection issue is to push for maintaining a federal standard under the Gramm-Leach-Bliley provisions, and oppose any further restrictions by the state.

In all, we are monitoring 34 bills including the Postmark Prompts Payment Act, regulation of mortgage brokers, and protection of personal information, that could have an impact on us.

Any one of these bills could become our next Predatory Lending. Please lend your support to our efforts by contributing to MAC PAC. It's the strongest tool we have for building and protecting our industry.

We'll be discussing these bills in more detail at the Single-Family Conference in Myrtle Beach next month, but if you have questions or concerns about them in the meantime, please feel free to get in touch with me.

## Welcome New Members

The following members have been approved since the last issue of *The Bottom Line*.

### MEMBER

(Regular)  
**THE BANK OF ASHEVILLE**  
79 Woodfin Place  
Asheville, NC 28801  
(828) 232-2911  
(828) 252-1792 (FAX)  
Bill Nesbit, III  
bnesbit@bankofasheville.com

**BRADFORD MORTGAGE COMPANY**  
PO Box 25624  
Winston-Salem, NC 27114  
(336) 577-6255  
(336) 777-1442 (FAX)  
E. Bradford Church  
ebradchurch@hotmail.com

**HOMESTEAD USA**  
1901 Roxborough Road  
Charlotte, NC 28211  
(704) 367-9130  
(704) 367-9144 (FAX)  
Susan O'Rourke  
susan.o'rourke@guarantypgroup.com

**MYERS PARK MORTGAGE, INC.**  
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Charlotte, NC 28207  
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(704) 374-0000 (FAX)  
Charles Myers

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American Security Mortgage

Tommy Sauls  
PMI Mortgage Insurance

James A. Abbott, CMB  
American Security Mortgage

David Cunningham  
Cunningham & Company

### MEMBER

**SUNSHINE MORTGAGE CORPORATION**  
6060 J.A. Jones Drive  
Charlotte, NC 28287  
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Kristi Hooks  
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awfoodman@fshklaw.com

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& VALLINI, LLP**  
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Columbia, SC 29223  
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(803) 865-6661 (FAX)  
Daniel Vallini  
daniev@hcvlaw.com

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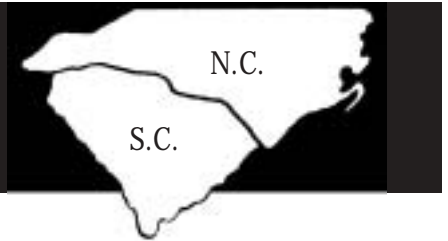
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David Cunningham  
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Toby Goodlett  
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Steedman Lyles  
Wells Fargo Home Mortgage

# Carolinas' Corner



## Mortgage Bankers Association of Greater Columbia

The Mortgage Bankers Association of Greater Columbia recently installed a new slate of officers for 2002. The officers are: President, Diane Parks; First Vice President, Robbie Lynch; Second Vice President, Kathy Harrison; Secretary, Lisa Crouch; Treasurer, David Hyatt. At-large board members include Ken Cox, Tina Reynolds and Dan Vellini.

President Candy Nicodin with staff members at the local Crisis Assistance Ministry. MBAGC members donated warm clothing, canned goods, toiletries and \$350 to the program this Christmas.



## Mortgage Bankers Association of Greater Charleston

Charlotte Weeks and Joanne Russ present trophies to winners of the MBAGC's annual golf tournament at Patriot's Point held last October. The event drew nearly 100 members and local realtors, and raised \$1,500 each for MAC-PAC and the Pope Scholarship Fund.



MBAC President Steedman Lyles (far right) installed the new MBAGC Officers and Directors at the January meeting. Left to right: Susan Druschel, Director; Candy Nicodin, President; Nancy Whitson, Vice

President; Joanne Russ, Secretary-Treasurer; Chuck Stuart, Director; Michael Gobin, Director; Carl Wolff, Director. Not pictured are Directors Joanie Paulling and Kathy McGhee.



Bill Snelling and Rhonda Marcum were among those present at the annual Roundtable Breakfast meeting which features representatives from Fannie Mae, Freddie Mac, FHA and VA.

Debra Farr (right) congratulates Candy Nicodin (Bank of South Carolina) who was named Mortgage Lender of the Year at the January meeting.



President Candy Nicodin, Joanne Russ, Nancy Whitson and Debra Farr draw names for the lucky door prize winners at the annual Christmas party.



Chuck Stuart (First Federal of Charleston) shown here with Debra Farr, was named Rookie of the Year. Charlotte Weeks of United Guaranty was named Associate of the Year.

## Triangle Mortgage Lenders Association

**The Triangle Mortgage Lenders Association installed new officers and directors at its December meeting. (left to right: Brent Lockwood, Treasurer; Jackie Williams, Secretary; Renee Piere, Past President; Julia Woods, Director; Bob Reeves, Director; Bill Kerns, Director; Anne Watson, President; Julie Seagroves, Vice President.**



## Winston-Salem Mortgage Bankers Association

**The Winston-Salem Mortgage Bankers Association recently installed a new Board of officers and directors for 2002. They are (left to right): Karen C. Myers, President; Edward A. Potts, Jr., Vice President; Linda Y. Webster, Secretary; Jonathan O. Wood, Treasurer.**



## The Mortgage Lenders Association of Greater Hilton Head

**Ellen Tyler of investment firm Neuberger Berman, and Kevin Roberson of the Hilton Head Island Merrill Lynch branch office, presented a forecast of the financial markets at the Association's January 16 meeting.**

**The Hilton Head MLA installed a new slate of officers and directors at its January meeting. They are: Tony Guasto, President; Ed Brown, First Vice President; Larry Florea, Second Vice President; Linda Heller, Secretary; Ann Marie Jenkins, Treasurer; Vice President-Communications; Carol Wilson.**

**The Association also disbursed more than \$5,000 to local charities and civic groups at the January meeting. The recipients included the Boys and Girls Club of Hilton Head (\$500), the Boys and Girls Club of Bluffton (\$1,500), United Way (\$1,500), Red Cross (\$300), CDC (\$500), and Habitat for Humanity (\$500).**

## 2002 Calendar of Events

### February

5 "Hot Topics in FHANA Servicing & a Touch of Fraud"  
Charlotte Marriott Executive Park Hotel  
Charlotte, NC

### March

3-5 MBAC Single-Family Lenders' Educational Conference  
Kingston Plantation/Embassy Suites  
Myrtle Beach, SC

11-13

MBA Leadership Conference  
Washington Court Hotel  
Washington, DC

### May

5-7 23rd Annual Carolinas' Real Estate Income Property Conference  
Ballantyne Resort  
Chadotte, NC

### June

11 FHA Direct Endorsement Update Seminar  
Sheraton Greensboro Hotel  
Greensboro, NC

13

FHA Direct Endorsement Update Seminar  
Sheraton Columbia Hotel  
Columbia, SC

### July

10 Quarterly Board Meeting  
MBAC Executive Offices  
Charlotte, NC

### August

7 HUD Basic Processing Seminar  
Sheraton Columbia Hotel  
Columbia, SC

### September

12-14 47th Annual Convention  
Hilton Head Marriott Beach & Golf Resort  
Hilton Head Island, SC

### October

18-19 MBA State & Local Workshop  
Hyatt Regency Hotel  
Chicago, IL

20-23

89th Annual MBA Convention  
Hyatt Regency Hotel  
Chicago, IL

### December

4 Quarterly Board Meeting  
MBAC Executive Offices  
Charlotte, NC

*Additional FNMA/FHLMC/FHA/VA seminars will be added throughout the year. For information, contact MBAC (704) 552-2860 or mbac@mindspring.com*

*Mark Your Calendar!*

*47th Annual  
MBAC Convention*

*September 12-14*

*Hilton Head Marriott Beach & Golf Resort  
Hilton Head Island, SC*

Mortgage Bankers Association of the Carolinas

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