

Brown Elected MBAC President for 2004-2005



Edward J. Brown



Eugene H. Gaulin



Rhonda B. Marcum



Willis I. Henderson, III

Edward J. Brown, President of Harbourside Mortgage in Hilton Head Island, SC, was elected President of MBAC for 2004-2005. Brown, who was installed as President at the 49th annual convention in Hilton Head Island, SC, succeeds Daniel B. Deaton of CTX Mortgage.

Eugene H. Gaulin, Senior Vice President-Mortgage Loan Production Administration Manager for BB&T Mortgage in Wilson, NC, is President-elect. Rhonda B. Marcum, President, Carolina Mortgage Services, Charleston, SC, is Vice-President. Willis I. "Tuffy" Henderson, III, Newland, NC, is Secretary-Treasurer.

Elected to the Board of Directors are: Robert S. Goodling, Dover Mortgage, Charlotte, NC; and Candice L. Nicodin, Bank of South Carolina, Charleston, SC. H. Terry Hutchens of the law firm Hutchens Senter & Britton, Fayetteville, NC, joined the Board as an Associate Director representing North Carolina. Charles R. Kelley, McCalla, Raymer & Padrick, Atlanta, GA, was elected as Associate Director representing South

Carolina. Terry L. Davis, RBC Centura, Asheville, NC, and David R. Hyatt, Midland Mortgage Corporation, Columbia, SC, were elected as President's Council Directors representing North Carolina and South Carolina.

Brown is a native of Fayetteville, NC, and a graduate of East Carolina University, Greenville, NC, where he earned a B.S. in Business Administration. He began his mortgage banking career with the Cameron-Brown Company in Augusta and, later, Atlanta, GA. He accepted a position with Homeowners Mortgage in Hilton Head in 1993, and later became Senior Vice President and Chief Lending Officer for Lighthouse Community Bank before joining Harbourside. Harbourside Mortgage is a division of The Savannah Bank, N.A., for which Brown is also a Senior Vice President.

Brown has been very active in civic activities on the island and is the immediate past president of the Mortgage Lenders Association of Hilton Head Island.

President's Message



Edward J. Brown

We enjoyed another fantastic convention last month. Thanks to Convention Chair Diane DeGarady and her committee, who provided an agenda full of motivation and information. We managed to dodge the hurricane and had the best attendance in years. The quality of our meetings and speakers was the best ever, as well.

Rain unfortunately forced the cancellation of our outdoor events,

but many thanks to our sponsors and members who generously allowed us to apply their event fees to MAC-PAC and helped us reach our goal of \$50,000. These funds are an investment in the future of our industry, which remains in a state of transition. Your contributions support our state lobbyists who will face "best practices" legislation in North Carolina, and a licensing law in South Carolina, this year. It is never easy asking for money but it's less painful when it's for such an important cause. A check to MAC-PAC to protect your career, should be the first check you write.

Educational opportunities for our members will continue to be our focus this year. Education has been our main focus in the past and will be no less important as our industry continues to change, we recruit new employees and strive to provide higher quality of service to our customers.

The annual Spring Educational Conference in Myrtle Beach provides a great opportunity to take advantage of quality education and training. It is one of the Association's premier events. I hope you will support it with your presence in February, and bring someone with you who hasn't attended in the past.

The Long Range Planning Committee has undergone an exciting change. In the past, the committee has been chaired by the Vice President for one year. The Executive Board decided the committee needed more continuity and consistency in leadership. Connie Hawkins has accepted the challenge to chair this committee. I know she can count on your continued support of this important task.

This will be an especially exciting and challenging year as we plan the Association's 50th anniversary celebration next September. Thank you for electing me as your President. I look forward to leading our association this year and hope that I can count on your support of both your local association and MBAC, as we move forward. Volunteer to help in your association, your community. Remember, our association is not a company, it is a network of friends.

Wood, Degner Receive Top Honors



James J. Wood, CMB, Vice President and Senior Mortgage Officer for First National Bank in Shelby, NC, was named Mortgage Banker of the Year at the annual convention in Hilton Head Island, SC.

William M. Degner, Senior Account Representative for Triad Guaranty in Kiawah Island, SC, was named Associate of the Year.



The prestigious awards are presented annually to members whose contributions to mortgage banking, service to their company and leadership within the community, merit special recognition.

A member of the MBAC Board of Directors and two-time recipient of MBAC's Top Producers award, Wood has also served on the MBAC Scholarship and Recognition Committee, and is President of his local association. He earned his CMB designation in 2003, and has participated in MBA's School of Mortgage Banking and its Future Leaders program.

Degner, whose career in the industry spans more than two decades, has been a strong supporter and tireless volunteer for MBAC and his local association throughout that time, and a vital member of the Convention Committee for many years.

MAC-PAC Winners Announced

The Charlotte Regional Mortgage Lenders Association and the Mortgage Lenders Association of Greater Charleston, were honored for outstanding support of MAC-PAC at the annual convention in Hilton Head.

The Charlotte association raised \$9,350 for MAC-PAC. The Charleston association raised \$6,597.

The Bottom Line • Official Publication of
The Mortgage Bankers Association of the Carolinas, Inc.

P.O. Box 11721 • Charlotte, NC 28220-1721
(704) 552-2860 • FAX (704) 552-7071
E-mail address: clc@mbac.org • Web site: <http://www.mbac.org>

Edward J. Brown, President
Lisa T. Dahlgren, Chairperson, Public Relations Committee
Dee McCandlish, Executive Director

Published by: Hoover Ink
16424 Beech Hill Drive • Huntersville, NC 28078 • (704) 896-5784

Mortgage Bankers Association of the Carolinas – 2005

Officers



President
Edward J. Brown
Harbourside Mortgage Company
P.O. Box 7827
Hilton Head Island, SC 29938
(843) 341-1200
(843) 341-1201 (FAX)
ed.brown@harboursideus.com



President-Elect
Eugene H. Gaulin
BB&T
P.O. Box 2305, MC 100-50-01-60
Wilson, NC 27894-2305
(252) 296-0150
(252) 296-0141 (FAX)
deb.smith@bbandt.com



Vice President
Rhonda B. Marcum
Carolina Mortgage Services, Inc.
7944 Dorchester Road, Suite 1
Charleston, SC 29418
(843) 760-2157
(843) 760-1829 (FAX)
rhondamarcum@knology.net



Secretary-Treasurer
Willis I. Henderson, III
1920 Land Harbor
Newland, NC 28657
(828) 737-0940
(828) 737-0940 (FAX)
nantufet@bellsouth.net



Immediate Past President
Daniel B. Deaton
CTX Mortgage Company
14120 Ballantyne Corporate Place
Suite 575
Charlotte, NC 28277
(704) 521-3370
(704) 529-1401 (FAX)
danny.deaton@ctxmort.com



Executive Director
Dee McCandlish
MBAC, Inc.
P. O. Box 11721
Charlotte, NC 28220-1721
(704) 552-2860
(704) 552-7071 (FAX)
dmc@mbac.org

Directors

North Carolina



Robert S. Goodling
Dover Mortgage Company
701 E. Morehead Street
Charlotte, NC 28204
(704) 940-5232
(704) 973-7830 (FAX)
rgoodling@dovermortgage.com



Philip R. Mahoney
American Security Mortgage
2101 Rexford Rd., Suite 150W
Charlotte, NC 28211
(704) 366-7110
(704) 319-3470 (FAX)
pm@americansecuritymortgage.com



James J. Wood, CMB
First National Bank of Shelby
P.O. Box 168
Shelby, NC 28151
(704) 484-6215
(704) 484-6305 (FAX)
woodj@ibankatfnb.com



Kenneth R. Cox
SouthTrust Mortgage Corporation
1201 Main Street, Suite 200
Columbia, SC 29201
(803) 476-2072
(803) 476-2079(FAX)
ken.cox@southtrust.com



Candice L. Nicodin
The Bank of South Carolina
P. O. Box 6538
Charleston, SC 29402
(843) 958-1092
(843) 723-1473 (FAX)
cnicodin@banksc.com



J. William Reid
Bank of America
30 Montrose Lane
Pawleys Island, SC 29585-6350
(803) 240-3251
bill.r.reid@bankofamerica.com

South Carolina

Associate Directors

North Carolina



H. Terry Hutchens
Hutchens Senter & Britton
P.O. Box 2505
Fayetteville, NC 28302
(910) 864-6888
(910) 864-6848 (FAX)
thutchens@hutchenssenter.com



Barbara H. Martin
Genworth Financial
6601 Six Forks Road
Raleigh, NC 27615
(919) 846-3129
(919) 870-2129 (FAX)
barbara.martin@genworth.com



Charles R. Kelley
McCalla, Raymer, Padrick
1544 Old Alabama Road
Roswell, GA 30076
(770) 804-0400
(770) 643-7232 (FAX)
crk@mccalla.com



Samuel C. Waters
Rogers Townsend & Thomas, PC
P.O. Box 100200
Columbia, SC 29202-3200
(803) 227-2044
(803) 343-7013 (FAX)
waters@rtt-law.com



Terry L. Davis
RBC Centura
One Town Square, Suite 250
Asheville, NC 28803
(828) 236-8810
(828) 236-8825 (FAX)
terry.davis@rbc.com



David R. Hyatt
Midland Mortgage Corporation
P.O. Box 11427
Columbia, SC 29211
(803) 765-1680
(803) 799-2964 (FAX)
dhyatt@midlandmortgagecorp.com

South Carolina

President's Council Directors

N.C.

S.C.

Associations of the Year Honored



The Winston-Salem Mortgage Bankers Association and the Mortgage Lenders Association of Hilton Head Island, are the winners of the 2004 MBAC Association of the Year awards. The Winston-Salem Association won in the small association category for groups with fewer than 40 members.



The awards are determined on the basis of Yearbooks submitted by each association. The Public Relations Committee judges the books on accomplishments in member involvement and participation, program content, community outreach, education efforts, contributions to MAC-PAC and the Pope Scholarship Fund, and other factors. The winning associations each receive \$500.

"The contributions by the local associations to their members, their communities and our profession, outlined in the Yearbooks, are amazing," says Public Relations Chair Lisa Dahlgren. "I encourage every association to consider submitting a Yearbook. It's a wonderful way to recognize their members and showcase their accomplishments."

Rogers Receives President's Award



The 2004 MBAC President's Award was presented to Lisa B. Rogers, Senior Account Executive with Triad Guaranty Corporation in Winston-Salem, NC.

The award, which was presented at the annual convention in Hilton Head, recognizes outstanding service to the association and the industry. In presenting the award, outgoing President Danny Deaton praised Rogers for her "incredible support" of MBAC and its programs.

During her 18 years in the mortgage industry, Rogers has been a strong supporter of the local mortgage banking association and helped organize a golf tournament that raised \$10,000 for the MBAC Pope Scholarship. A past member of the MBAC Board of Directors, she has also served on the Scholarship and Recognition Committee for several years and is the current Chair. She was named MBAC Associate/Affiliate of the Year in 2002.

To learn it all, get away from it all.

What do you gain by attending the three courses that comprise the School of Mortgage Banking?

After you complete Course I, you'll have a sound, basic understanding of all mortgage banking, with an emphasis on loan production, underwriting, the secondary market, warehousing and servicing. Course II focuses on maximizing profitability while managing risk. Course III arms you with the skills to carry out long-term strategic planning.

Each course is an intense, but exhilarating, four-and-a-half days. By the end, you will have comprehensive knowledge of a mortgage banking firm's entire operation. And, you'll have the confidence that goes with it.

For more information, visit www.campusmba.org or call (800) 348-8653.

The School of
Mortgage Banking.

Since 1948.

Attend course I, course II and course III.



2004-2005 Committee Chairpersons

| | | |
|----------------------------------|-------------------------------|----------------------------|
| CMB | Larry M. Dew, Jr., CMB | MGIC |
| CONVENTION | L. Diane DeGarady | DHI Mortgage |
| EDUCATION | Kenneth R. Cox | SouthTrust Mortgage |
| | Mark W. Fenton | SouthTrust Mortgage |
| GSE/FHA/VA Sub-Committee | Ronnie W. Giberson | RBC Mortgage |
| INCOME PROPERTY | J. Matthew Good | Professional Mortgage |
| LEGISLATIVE (NC) | Henry V. Cunningham, Jr., CMB | Cunningham & Company |
| LEGISLATIVE (SC) | Alan H. Verch, CMB | Home Loan Corporation |
| LOAN ADMINISTRATION | Charles R. Kelley | McCalla Raymer Padrick |
| LONG RANGE PLANNING | Connie G. Hawkins | American Security Mortgage |
| MAC-PAC | Eugene H. Gaulin | BB&T |
| MEMBERSHIP | Bruce D. Berry | Commonwealth Mid-Atlantic |
| PUBLIC RELATIONS | Lisa T. Dahlgren | Wells Fargo Home Mortgage |
| SCHOLARSHIP & RECOGNITION | Lisa B. Rogers | Triad Guaranty |
| SINGLE-FAMILY Co-Chairs: | Rhonda B. Marcum | Carolina Mortgage Services |
| | Eugene H. Gaulin | BB&T |
| AFFORDABLE HOUSING Sub-Committee | Barbara H. Martin | Genworth Financial |
| SPONSORSHIP | David W. Cunningham | Cunningham & Company |
| WHOLESALE/BROKER | J. William Reid | Bank of America |

Welcome New Members

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

MEMBER (Regular)

ADVANTAGE LOANS, INCORPORATED
937 McPherson Church Rd., Suite 101
Fayetteville, NC 28803
(910) 485-5626
(910) 485-2587 (FAX)
Jane T. Wright, President
jane@e-advantageloans.com

HOME LOAN CORPORATION
9444-D Two Notch Road
Columbia, SC 29223
(803) 699-9323
(803) 419-5837 (FAX)
Alan H. Verch, CMB, Regional Vice President
averch@homeloancorp.com

REGIONS MORTGAGE
12725 Morris Road Ext., Suite 100
Alpharetta, GA 30004
(803) 794-4926
(803) 238-3719 (FAX)
Amerine Alfuentes, Account Executive
amerine.alfuentes@regions.com

(Associate)
**NATIONS TITLE AGENCY
OF THE CAROLINAS**
4421 Stuart Andrew Blvd., Suite 404
Charlotte, NC 28217
(704) 944-9600
(704) 944-9611 (FAX)
James A. Thompson, State Manager
jathompson@nationstitle.com

(Affiliate)
**CONTEMPORARY REALTY
SOLUTIONS, INC.**
1122 Lady Street, Suite 705
Columbia, SC 29201
(704) 376-1112
(704) 376-1165 (FAX)
Stephanie Herring
sherring@contemporaryrealty.com

SPONSORS

David Allred
Carolina Mortgage Co. of Fayetteville

Ronda Bordeaux-Brown
RBMG, Incorporated

Connie Hawkins
American Security Mortgage

David Cunningham
Cunningham & Company

Charles Myers
Myers Park Mortgage

Joanne Russ
PMI Mortgage Insurance

Don Lucas
Bank of America

Lisa Dahlgren
Wells Fargo Home Mortgage

Alan Verch, CMB
Home Loan Corporation

Sam Waters
Rogers Townsend & Thomas, PC

Single-Family Conference

February 27 - March 1, 2005



Rhonda B. Marcum

The MBAC Lending University, otherwise known as the Single-Family Lending Education Conference, is scheduled for February 27 through March 1, at the Kingston Plantation/Embassy Suites in Myrtle Beach, SC.

“Our goal is to deliver a challenging curriculum in an entertaining environment that will offer members real opportunities for growth and development,” says Single-Family Committee Chair Rhonda Marcum. “The format will be similar to last year’s, though we are considering some changes to the schedule that will give attendees a little more time to socialize and share ideas, which is something they’ve told us they want. We want to offer courses that are truly helpful, so I encourage members to contact us if they have any suggestions for speakers or topics. We’re also seeking names and contact information for potential vendors in the Exhibit Hall where the luncheon and receptions are held.”

Contact Marcum at (843) 760-2157 or
rhondamarcum@knology.net.



MBAC 49th Annual Convention • Hilton Head, South Carolina • September 2004

Have You Heard?



Deaton

CTX Mortgage Company recently announced the promotion of **Daniel B. "Danny" Deaton** to the position of Executive Vice President - National Retail Production, a new position, in Dallas, TX. Deaton, who has been Regional Executive Vice President for CTX's Southeast Region since joining the company in 1997, will lead CTX's nationwide retail branch network, consisting of about 140

offices. Deaton is Immediate Past President of MBAC. **John F. "Jack" Karaszewski** has been hired to succeed Deaton in leading the Southeast Retail Region. Karaszewski was most recently Executive Vice President of the Eastern Division of Guaranty Residential Lending. Previously, he was the Eastern Division President for Old Kent Mortgage.



Sanford



Patrum



DeFour

Paul Sanford, Tracy Patrum and Wendy DeFour have joined the Charlotte NC, Retail branch in the Ballantyne area as Mortgage Consultants.

Wells Fargo Home Mortgage has opened an Operations Center in the Rexwoods Office Complex in Raleigh, NC, to serve the Triangle area. **Phil Wagner** is Branch Manager; **DeAnn Bowen** is Operations Manager. The sales team is comprised of **Lisa Aldridge, Mark Jenkins and Lorrie White**.



The Title Company of North Carolina announces the following employees have joined the staff of its uptown Charlotte office: **Frank Coman**, Vice President and Counsel, Manager of Uptown Charlotte Office, **Candice Williams**, Counsel, **Stacie Jacobs**, Marketing Director and **Melanie Peterson**, Residential Underwriter.

FirstPoint Information and Mortgage Resources announces **Mike Hodges** has joined the firm in Greensboro, NC, as Regional Account Executive.



Goodling

Dover Mortgage in Charlotte, NC, announces **Robert Goodling** has joined the firm as Business Development Manager.

In Memoriam

The mortgage industry recently lost two of its pioneers. **Marion G. Follin, Jr.**, 95, passed away in Greensboro, NC, on August 20. **Henry V. Cunningham**, 86, died September 23, in Raleigh.

Follin, who retired from Pilot Life Insurance Company as Vice Chairman of the Board of Directors and Senior Vice-President, helped found the Greater Greensboro Housing Foundation for the development of low and moderate income housing in Greensboro, and served as its first President. He also served as President of MBAC in 1960.

Cunningham spent 15 years with Prudential Insurance Company's Mortgage Loan Department after World War II, before moving to Raleigh where he joined American Mortgage Company (now G.E. Mortgage Insurance) as Senior Vice President, Chief Underwriter and Director. He retired in 1984.

His sons, **Henry "Hank" Cunningham, Jr.**, of Greensboro, and **David Cunningham**, of Charlotte, followed their father into mortgage lending. **Hank Cunningham**, President of **Cunningham & Company**, is a past President of MBAC and has chaired its Legislative Committee in North Carolina for many years. **David Cunningham**, who works in **Cunningham & Company's** Charlotte office, served as MBAC President in 2000-2001, and chaired its Long-Range Task Force and Membership Committees and now chairs the Sponsorship Committee.

MAIL SYSTEMS



- Laser Printing
- List Services
- Mail Consulting
- Mail Distribution

Spring Special

8.5" x 14"
2-Color Laser Letters
20¢ ea.*

*Plus postage: 1st Class - 20¢, Std A - 21¢. Minimum order - 5,000 pcs.

Mail Systems

PO BOX 1855
Matthews, NC 28106

Tel: 704-841-8320

Fax: 704-841-8370

mailsystems@alltel.net

Your Fair Share



By Eugene H. Gaulin
MAC-PAC Chair

What inspiring words and phrases could I write that would motivate every MBAC member to open his or her checkbook or flip out a charge card and make a fair share contribution to our Political Action Committee?

We all have financial obligations to our families, our communities, our churches, and ourselves. We also have an obligation to support the best interests of our industry. Supporting the MBAC Political Action Committee (MAC-PAC) is an investment in our industry's future health and well being, an insurance policy against undue governmental regulation.

Few of us can spend time at the State Houses in Raleigh and Columbia, explaining and teaching mortgage lending to the legislators. We have lobbyists to do this for us, and all in all, the cost is reasonable. Our yearly financial obligation to our two lobbyists is \$51,000. I have set a goal of \$52,000 for the year 2004-2005. This money is needed to ensure our state legislators know the facts about mortgage lending in the Carolinas, and that they are not misguided in their views of our industry.



Contributions to MAC-PAC must come from employees at all levels of our industry; not just management. The best way to collect \$52,000 is ask a lot of people to throw in a little bit. *Is one dollar a day too much to help your industry thrive? How about the equivalent of one lunch a month, or the cost of one nice pair of slacks?* Nearly all of us could afford at least \$25, wouldn't you think? Fifty or one hundred dollars would probably not break our bank accounts.

In my mind, one thing is sure—our Association should not have to worry year after year, over our Political Action fund obligation. **Please** pull out your checkbook or your charge card and send in the amount you think is appropriate, along with the form at the bottom of this page. Many thanks for your support of this most important cause!

NEW TOTAL!

Thanks to generous last-minute contributions by individuals and local associations at the annual convention, the final amount raised for MAC-PAC in 2004 is:

\$50,267!

Thank you for your support of this important work.

Mortgage Bankers Association of the Carolinas Political Action Committee (MAC-PAC)

I wish to join with other lenders and support MBAC's Legislative Committees through a voluntary contribution to MAC-PAC.

2005 MAC-PAC Contribution Level:

\$25 \$50 \$100 \$250 (Chairman's Club) \$300 (Big Shot) Other \$ _____

Contribution: Check Cash Credit Card

Please charge to my: Visa MasterCard AmEx
 Single Payment _____ Payments of \$ _____ per month
 Credit Card # _____ Exp. Date: ____/____
 Signature: _____ Date: _____

The following information is required.

Your Name _____ Company _____

Home Address _____ City _____ State _____ ZIP _____

Work Phone # _____ E-mail _____

Local Mortgage Lenders Association: _____

Mail this form to: MBAC MAC-PAC • P.O. Box 11721 • Charlotte, NC 28220-1721

Or fax to: (704) 552-7071

Phone: (704) 552-2860 • E-mail: clc@mbac.org • Website: www.mbac.org

2004-2005 Calendar of Events

December 2004

1 **Quarterly Board Meeting**
CTX Mortgage Board Room, Charlotte, NC

February/March 2005

27 **Quarterly Board Meeting**
Kingston Plantation/Embassy Suites, Myrtle Beach, SC

27-3/1 **Single-Family Lenders Educational Conference**
Kingston Plantation/Embassy Suites, Myrtle Beach, SC

April

17-18 **27th Annual Carolinas' Income Property Real Estate Conference**
Ballantyne Resort Hotel, Charlotte, NC

May

TBA **VA Origination Training**
Location to be determined, Raleigh, NC

TBA

VA Origination Training
Location to be determined, Columbia, SC

June

7, 8, 9 **HUD Regional Meeting**
Charlotte Marriott Executive Park Hotel, Charlotte, NC

July

13 **Quarterly Board Meeting**
Location to be determined, Charlotte, NC

September

8-10 **50th Annual Convention**
Hilton Head Marriott Beach & Golf Resort, Hilton Head Island, SC

October

23-26 **92nd Annual MBA Convention**
Orlando, FL

Additional educational seminars will be added throughout the year. For information, contact MBAC (704) 552-2860 or view the calendar on www.mbac.org.

CampusMBA Introduces New Designation

The Mortgage Bankers Association announced its education arm, CampusMBA, is introducing a new designation, Certified Quality Assurance Professional (CQAP), focused on recognizing industry professionals whose job it is to ensure adherence to and improvement of quality control processes and practices. The designation will be open to MBA member and nonmember employees in 2005.

To demonstrate performance and skill sets, candidates will complete a testing phase. Upon successful completion of the designation requirements, candidates will be awarded the designation at MBA's Quality Assurance Conference. Designees must renew the CQAP designation every two years by completing industry education or approved industry involvement activities.

Carolinas'

Charlotte Regional Mortgage Lenders Association

CRMLA donated more than \$1,000 worth of new school supplies to Communities in Schools, an agency that provides support services to at-risk children, at its September 2, luncheon meeting. (left to right: Mary Anne Young of Radian Guaranty, Mae Johnston, Communities in Schools representative, and Susan Dewar of KForce, surrounded by donated notebooks, pencils and book bags.)



CRMLA members started work on the Association's Habitat for Humanity home on October 15. Here, Sarah Teague, Bryan Bickett and Bob Speir, try to figure out the best way to cut out the front window.

Winston-Salem Mortgage Bankers Association

Winston-Salem Mortgage Bankers Association President Linda Webster (center) and Karen Myers (right), who chaired the association's Pope Scholarship golf tournament, presented MBAC Scholarship and Recognition Committee Chair Lisa Roges with a check for \$10,000 at the annual convention.



The Winston-Salem MBA took first place for Showmanship in the local March of Dimes Chili Cook-off fundraiser at Tanglewood Park on September 18. Laura Powell, Will Rogers, Lisa Rogers (front row) Mark Rogers, Jonathan Broyles, Karen Myers and Jan Mabe, (back row) show off their trophy.



Corner



Mortgage Bankers Association of Wilmington

The Wilmington MBA hosted George King, Mortgage Division Director for the NC Commissioner of Banks at a luncheon in May, during which he discussed compliance issues and answered questions from the 80 attendees.



Mortgage Bankers Association of Western North Carolina

Archibald Williams of Triangle Appraisal Services was the speaker at the MBA's September 21 meeting. He updated members on changes in the appraisal guidelines and issues facing appraisers and lenders.

At the same meeting, members donated \$1,250 to the Red Cross Disaster Relief Fund for local residents affected by the catastrophic floods in the area. Progress Energy matched all contributions, raising the total value of the donation to \$2,250.

Triangle Mortgage Lenders Association



The TMLA's Fall Social at a local bowling alley on September 14, was a huge success. Member Renee Pierre was voted the most "adorable" bowler for her

enthusiasm, and Julie Seagroves had the highest score.

Mortgage Lenders Association of Hilton Head

John DuPree of Freddie Mac was guest speaker at the September meeting, where he presented an Economic Outlook that included a live conference call with Freddie Mac's Chief Economist. Forty members attended.



The Association's annual charity golf tournament was its most successful ever. The event, which raised an estimated \$9,500 for local charities, drew more than 100 participants and 70 sponsors. Shown here are Chair Tony Guasto, Vice-Chair Vickie Arbogast, MLA President Joan Sherwood and Treasurer Donna Deaton, selling raffle tickets.



Mortgage Lenders Association of Greater Charleston

The MLAGC presented three \$1,000 scholarships at its April meeting to John Kitover, a student at The Citadel, Mario Enrique Moreno, a student at the College of Charleston, and Charleston Southern University student Rachel Ravenell.

In March, the Association donated \$1,576 to the MUSC Children's Hospital for the purchase of a laptop computer and on June 10, members and guests gathered for the annual Harbor Cruise. Shown here: Joannie Paulling, Mike Gobin, Carole Hodge, West Cherry, Kathy McGhee, Marie DuPree and Nancy Whitson.

Grand Strand Mortgage Lenders Association

The Grand Strand Mortgage Lenders Association installed a new slate of officers and directors in October. Here, newly elected President Travis Minter (right) presents outgoing President Tom Wesley, with a plaque commemorating his service.



Mortgage Bankers Association of Greater Columbia

The Columbia MBA recently donated \$2,500 to HOMEWORKS, a local organization that rehabs homes that have become uninhabitable or are in danger of condemnation. David Hyatt, right, President of the MBAGC presented the donation to Hank Chardos of HOMEWORKS. The money was raised at a recent golf tournament.



THE MBAGC also presented Deidre Tindal, a student at Converse College, with a \$1,000 scholarship.

The new officers (left to right) are: Jim Feldman, MAC-PAC Chair, Tom Wesley, Immediate Past President, Mark Hawkinson, Speaker Chair and Gary Hager, Vice President. MBAC President Ed Brown (center) installed the new officers and directors.



George Cox received the Affiliate of the Year award and Gary Hager (right) received the Professional of the Year award, at the same meeting.



SAVE THE DATE!



Mortgage Bankers Association of the Carolinas, Inc.'s
50th Anniversary Celebration
“BRIDGE FROM THE PAST TO THE FUTURE”

September 8, 9 & 10, 2005

Hilton Head Marriott Beach and Golf Resort
Hilton Head Island, SC

Don't miss this glittering black-tie gala!

Mortgage Bankers Association of the Carolinas

P.O. Box 11721

Charlotte, NC 28220-1721

PRSR STD

U.S. Postage

PAID

Matthews, NC

Permit No. 313



**MORTGAGE BANKERS ASSOCIATION
OF THE CAROLINAS, INC.**

The Carolina's Leader In
Education For The Real Estate
Finance Industry