

Gaulin Elected MBAC President for 2005-2006



Left to right: Henderson, Marcum, Gaulin, Brown and Wood

Eugene H. Gaulin, Senior Vice President-Mortgage Loan Production Administration Manager for BB&T Mortgage in Wilson, NC, was elected President of MBAC for 2005-2006 at the 50th annual convention in Hilton Head Island, SC. Gaulin succeeds Edward J. Brown of Harbourside Mortgage.

Rhonda B. Marcum, President, Carolina Mortgage Services, Charleston, SC, is President-elect. James J. Wood, CMB, Senior Vice President, First National Bank of Shelby, Shelby, NC, is Vice-President. Willis I. "Tuffy" Henderson, III, Newland, NC, is Secretary-Treasurer.

Elected to the Board of Directors are: Glen E. Cowart, Countrywide Home Loans, Inc., Charlotte, NC and Lisa F. Crouch, First Citizens Bank & Trust, Columbia, SC. Karen B. Irwin, MGIC, Charlotte, NC, joined the Board as an Associate Director representing North Carolina. Debi K. Kelly, First American Title, Columbia, SC, was elected as Associate Director representing South Carolina.

Gaulin is a native of Camden, SC, and a graduate of the University of South Carolina. His career in banking spans more than 28 years, the last seven with BB&T. Gaulin served several years as co-Chair of the MBAC Single-Family Education Committee, and has been active in his local community through the Sertoma Club and United Way.

MBAC Single-Family Lenders Educational Conference - March 5-7, 2006

Kingston Plantation/Embassy Suites Hotel • Myrtle Beach, South Carolina

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President's Message



Eugene H. Gaulin

The Mortgage Bankers Association of the Carolinas has just completed a milestone in its history, celebrating 50 years of promoting professionalism and integrity in the mortgage banking industry.

Reflecting back over the years has been a fun experience for many of us, especially at the 50th anniversary celebration in Hilton Head. Reviewing old photographs, reading "ancient" bulletins and newsletters, and hearing first-hand from several of our Association's founders was truly remarkable.

Fifty years is a long time. Think of all that has changed in the industry, particularly the fantastic improvement in the role of women. (Sometimes, I wonder what would happen if all women stayed home for a week, at the same time—we'd be dead!)

Although much has changed, some things remain the same. Take a moment to consider the real meaning of our Mission Statement: "...to **unite** as an organization of mortgage professionals, **creating value** for membership through **education, legislative representation and communication**, while promoting the **highest level of ethical standards.**" A tall order perhaps, but one we're living every day to the best of our ability.

This organization has done great things, but who among us would submit that we are so grand we couldn't be better?

As we face the future, let's rededicate ourselves to the principles and values our organization stands for. I am personally interested in focusing on the support MBAC can give to our local associations, their presidents, board, and general members. Clearly, the future leaders of MBAC will come from their ranks. Providing them with more localized education, meaningful and understandable updates on legislative matters, and other opportunities such as CMB, and enhanced marketing tools, will fulfill our mission to *unite* our organization. These actions could also lead to increased membership in MBAC, which is critical to our continued success. I believe many companies and individuals want to join the MBAC, but they just don't know it, yet. So we need to *increase public awareness* of exactly who we are and what we do to support our communities and our industry.

Thank you very much for the trust you have placed in me and all the elected officers and board members of the MBAC this year. We are off to a good start and plan to continue living and fulfilling our Association's *Mission*.

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Lisa T. Dahlgren, Chairperson, Public Relations Committee
Dee McCandlish, Executive Director

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Deaton, Bickett Receive Top Honors



Deaton



Bickett

Daniel B. Deaton, Executive Vice President, National Production for CTX Mortgage in Dallas, TX, was named Mortgage Banker of the Year at the annual convention in Hilton Head Island, SC.

Bryan J. Bickett, Account Representative for Triad Guaranty, 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.

Deaton, who has had a long and successful career in mortgage banking in the Carolinas, previously served five years on the MBAC Board of Directors, including a tenure as President.

Bickett is an active member and supporter of several local associations and President of a third. He has served on MBAC's Scholarship and Recognition Committee and is himself a Pope Scholarship winner. He is also involved with Habitat for Humanity.

McCandlish Receives President's Award

The 2005 MBAC President's Award was presented to MBAC Executive Director Carolyn "Dee" McCandlish at the 50th annual convention in Hilton Head Island, SC.

The award recognizes outstanding service to the association and to the industry.



Before taking the position of Executive Director for MBAC 19 years ago, McCandlish spent 30 years in the mortgage banking industry with Wachovia Mortgage and Northwestern Mortgage. During that time, she served terms as the first woman President of MBAC and the Charlotte MBA.

She served as co-Chair and Vice Chair on MBA's State and Local MBA Liaison Committee and as a Steering Committee member for several years. She represented the MBA state and local associations as a member of MBA's Strategic Planning Committee. She is a past Chair of the North Carolina Real Estate Commission, has served on the Board of Directors of the North Carolina Home Builders Association and the Home Builders Association of Charlotte.

Mortgage Bankers Association of the Carolinas – 2006

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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 2005 MBAC Association of the Year awards. This is the second consecutive year both associations have netted the honor. 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.

HONORABLE MENTION:

All the local associations that submitted Yearbooks were recognized at the convention for outstanding contributions to the industry and their communities. Among their many accomplishments:

- The Mortgage Bankers Association of Western North Carolina collected hats, scarves and gloves for the local rescue mission and built ramps for local disabled residents.
- The Triangle Mortgage Lenders Association supported Homes 4NC and the National Guard Airman Assistance fund.
- The Grand Strand Mortgage Lenders Association raised \$17,000 for a local camp for children suffering from cancer, and donated gifts to the Red Cross for fire victims.
- The Mortgage Lenders Association of Hilton Head Island donated a total of \$12,990 to 16 local charities.
- The Mortgage Lenders Association of Greater Charleston raised \$2,153 for a laptop computer for the MUSC Children's Hospital. Members regularly volunteered at the hospital to help children make crafts. The Association also presented three scholarships to local students.
- The Charlotte Regional Mortgage Lenders Association helped raise money for and built a Habitat for Humanity home. Through its Community Fund, the association raised funds to support hurricane and tsunami relief, the local Rescue Mission, Harvest Kitchen and Emergency Housing fund and collected school supplies for local children.
- The Tri-Country Mortgage Bankers Association raised money for the Victory Junction Gang, a program for seriously ill children, Habitat for Humanity, and the Pope Scholarship.
- The Mortgage Bankers Association of Fayetteville donated tickets to baseball games for local children and participated in a basketball tournament to support a local scholarship fund.
- The Winston-Salem Mortgage Bankers Association held a golf tournament that raised \$9,500 for the Pope Scholarship fund and donated \$32,000 to a local child abuse prevention program.
- The Mortgage Bankers Association of Greater Columbia raised \$1,000 for a local children's home, sponsored two \$500 scholarships, renovated a home for a local elderly couple and held a blood drive.

2005-2006 Committee Chairpersons

CMB	W. Don Cupit, CMB	Countrywide Home Loans
CONVENTION Co-Chairs:.....	L. Diane DeGarady.....	DHI Mortgage
	Vickie L. Wilkinson	Wells Fargo Home Mortgage
EDUCATION	Karen T. Myers.....	BB&T
GSE/FHA/VA Sub-Committee	Ronald W. Giberson.....	DHI Mortgage Corporation
INCOME PROPERTY	J. Matthew Good	Professional Mortgage
LEGISLATIVE (NC).....	Henry V. Cunningham, Jr., CMB	Cunningham & Company
LEGISLATIVE (SC)	Samuel C. Waters.....	Rogers Townsend Thomas
LOAN ADMINISTRATION	Charles R. Kelley	McCalla Raymer Padrick
LONG RANGE PLANNING.....	Connie G. Hawkins	Wells Fargo Home Mortgage
MAC-PAC	Rhonda B. Marcum	Carolina Mortgage Services
MEMBERSHIP	James J. Wood, CMB	First National Bank Shelby
PUBLIC RELATIONS.....	Lisa T. Dahlgren.....	Wells Fargo Home Mortgage
SCHOLARSHIP & RECOGNITION.....	Lisa B. Rogers	Triad Guaranty Insurance
SINGLE-FAMILY Co-Chairs:.....	L. Diane DeGarady.....	DHI Mortgage
	Vickie L. Wilkinson	Wells Fargo Home Mortgage
AFFORDABLE HOUSING Sub-Committee.....	Barbara H. Martin	Genworth Mortgage Insurance Corp.
SPONSORSHIP	David W. Cunningham	Cunningham & Company
WHOLESALE/BROKER.....	J. William Reid.....	Bank of America

MAC-PAC Winners Announced



The Fayetteville Mortgage Bankers 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 Fayetteville association raised \$4,636. The Charleston association raised \$8,895.

My humble thanks –

A simple “thank you” in no way can express my gratitude for the tremendous honor and exquisite gifts I received at the Friday night dinner during the annual convention.

If you were there, you saw first hand my utter surprise when my good friend Joe Reynolds called my name. To be thanked in such a marvelous way for being part of this organization for so many years and for doing a job I love, was more than I could ever imagine.

To each of you, it certainly was a night I shall always remember. Thanks again.

Dee McCandlish
MBAC Executive Director



Welcome, New Members!

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

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Melody Spaulding
SunTrust Mortgage

Ronnie Giberson
DHI Mortgage

Sherry Bradley
Chase Home Finance

PAC a Punch with Mac: MAC-PAC 2006



*By Rhonda B. Marcum
MAC-PAC Chair*

Each year I am amazed at how successful the preceding MAC-PAC campaign has been.

In 2004-2005, Gene Gaulin—and you—exceeded the goal of \$52,000. I am truly impressed.

What are we looking at in 2005-2006? We are setting a goal of \$55,000. How are we going to achieve that goal? During the annual convention I met with our local association presidents and asked them to establish goals they feel are realistic for their associations. Then I asked them to provide a stretch goal.

I'm pleased to report all the responses received so far are equal to or greater than, the goals set in 2004-2005. We are going after the goal as a team.

Our theme is *PAC A PUNCH WITH MAC: MAC-PAC 2006*. Mac is my new best friend. He is a boxer who carries a punch to knock out bad legislation and support good legislation. He is energized by our contributions of time, money and communication.

"The intriguing part of the job was explaining the mortgage loan process to legislators. They always want to know what's good and bad about a particular piece of legislature and my job was to make sure they understood," recalls Jim Barber, MBAC President in 1971.

That's our job, and the job of our lobbyists. Our MAC-PAC contributions support their work and create opportunities to personally discuss proposed legislation with legislators in both states. Money is necessary to create such opportunities.

Our need to express our concerns and objectives to legislators is not a new thing. It is one of the primary reasons MBAC was created 50 years ago.

The legislative system has not changed. Our legislators write and pass the laws that control the way we do business. We have but one way to influence the direction of our state laws and that's to explain the mortgage loan process to those who make the laws.

Our lobbyists are our voices.

Personally I want to be heard. How about you? Today is the best day to ensure you are heard. Make that contribution before you read the next article. Write a check or allow MBAC to debit your credit card. It's easy, but critical. Allow Mac to Pac a Punch for you.

Single-Family Conference Speakers Announced

March 5-7, 2006 • Myrtle Beach, SC

The MGIC Breakthrough Ideas tour will make the upcoming MBAC Single-Family Lending Education Conference a stop on its nationwide tour. Featured speakers include Barry Habib, CEO of the Mortgage Market Guide service and National Sales Trainer for CTX Mortgage, Sue Woodard, also a National Sales Trainer and home loan originator for CTX Mortgage, and best selling author and motivational speaker Todd Duncan.

Habib's topic will be Fiscal Literacy:

- Creating Wealth for Your Customers
- Gaining More Relationship Partners
- Setting Up and Crushing Your Competition
- Presenting ARMs
- Understanding the Market

Woodard will discuss The Magic Bullet:

- Learn the one skill that all successful originators have in common
- Learn an easy three-step system that allows you to efficiently process and leverage knowledge and ideas
- Put this system to the test as Sue shares several of her own proven ideas and strategies
- Take away easy action steps for each idea so that you can implement right away!

Duncan's topic will be Time to Sell:

- Learn how to increase daily selling time while reducing your work week
- How to Avoid Time Traps
- Why Time Management is a Waste of Time
- The 100% Question



Habib

Habib is a contributing editor regularly featured on the CNBC television network, and a frequent guest on NBC, CNN and Fox television networks. He's also a columnist for Suze Orman. During his 18 years in the mortgage industry, Habib, who remains an active loan originator, has averaged close to \$100 million per year in individual production and surpassed the \$1.7 billion production mark.

In addition to being a top producing originator, Woodard, Vice President and lead writer of the Mortgage Market Guide, is also a highly sought after industry speaker, trainer and writer. She is a member of the Mortgage Association of Minneapolis, the Minneapolis Board of Realtors, the Women's Council of Realtors, and the Advisory Board for Ellie Mae.



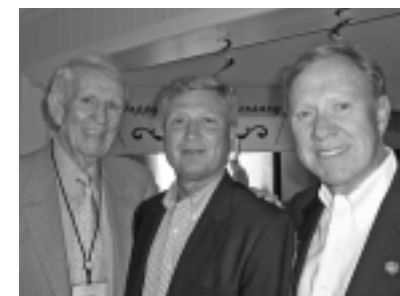
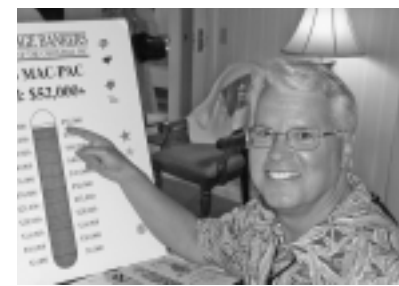
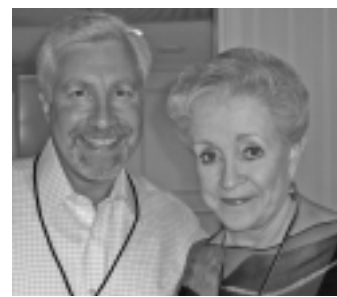
Woodard



Duncan

Duncan is the *New York Times* best selling author of *Time Traps*, *High Trust Selling*, which was a *Wall Street Journal* and *Businessweek* best seller, and four other titles. He is also one of the country's most sought after motivational speakers and sales trainers. Duncan is Chairman of INJOY/Maximum Impact, an international leadership, sales training and personal development company located in Atlanta, Georgia, dedicated to helping business leaders and salespeople succeed both professionally and in life.

MBAC 50th Annual Convention • Hilton Head, South Carolina • September 2005



2005-2006 Calendar of Events

2005
October

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

December

8 **MBAC Quarterly Board Meeting**
Rotunda Building - 4201 Congress Street
Charlotte, NC

2006
January

10 **The Everchanging Role of DU and LP**
Charlotte Marriott Executive Park Hotel
Charlotte, NC

March

5-7 **Single-Family Lenders Educational Conference**
Kingston Plantation/Embassy Suites Hotel
Myrtle Beach, SC

April

23-25 **28th Annual Carolinas' Income Property
Real Estate Conference**
Ballantyne Resort Hotel
Charlotte, NC

May

TBD **VA Origination Training**
Raleigh, NC

TBD

VA Origination Training
Columbia, SC

June

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

July

12 **MBAC Quarterly Board Meeting**
Location to be determined
Charlotte, NC

September

7-9 **51st Annual MBAC Convention**
Hilton Head Marriott Beach & Golf Resort
Hilton Head Island, SC

October

22-25 **93rd Annual MBA Convention**
Chicago, IL

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

Have You Heard?

The South Carolina State Housing Finance and Development Authority recently named **Valarie M. Williams** and **Edwin R. Knight** as Deputy Directors for the agency.



Cowart

Countywide Home Loans, Inc., announces **Glen Cowart** has been named Vice President/Area Sales Manager for Charlotte and Lake Norman, NC, and Greenville, SC.

Debra Watt has transferred from Texas as Vice President/Area Sales Manager for south Charlotte, NC, Rock Hill and Columbia, SC.

Scott Griffin has been named Vice President/Area Sales Manager responsible for the KB Homes relationship in the Carolinas and Georgia.

Guy Forrest has been named Branch Manager in Charlotte.



Harris

Industry veteran **Reuben Harris** announced his retirement from RBC Centura effective the end of October.

Harris began his career as a loan originator with Cameron-Brown in Raleigh, in 1973. In 1983, he took over Planters National Bank's mortgage division in Rocky Mount, NC, which later merged to form Centura Bank and became RBC Centura. He has been Manager of Mortgage Operations for RBC Centura for the past five years.

New Initiative Provides Affordable Homes

An affordable housing initiative sponsored by FirstPoint Mortgage Resources, BB&T, and The Center for Home Ownership, has provided new homes for 18 North Carolina families in Winston-Salem, Greensboro, Raleigh and Charlotte.

FirstPoint Mortgage Resources of Greensboro provided \$100,000 to help the Winston-Salem-based Center for Home Ownership offer home buying counseling and educational services and provided down payment assistance to the families.

The home buyers were approved for mortgages through BB&T's Community Homeownership Incentive Program. The program helps borrowers overcome common financial obstacles to home ownership, such as income, down payment cash, closing costs and private mortgage insurance premiums.

Special Memories



Mortgage Bankers Association of Fayetteville

The Bottom Line will profile local Associations in future issues.

A year ago, the Fayetteville MBA was dormant, a dying dodo. Membership and attendance had dwindled to roughly a dozen people. That didn't make sense to Bryan Wright, Director of Sales for Advantage Loans, who believed there was a need for a vibrant local association.

He began talking to colleagues Melody Spaulding of Sun Trust Mortgage and Jim Danis, CMB, with Residential Mortgage Corp., who agreed with him. The trio began contacting other mortgage professionals in the market and scheduled a meeting of the "new, improved" association at a local restaurant last February.

"We hoped to have about 15 attend," recalls Wright, who was later elected President. "We ended up with 50 and had to move the meeting to a larger room. We took the approach of determining the members' needs and meeting them. We told them if this is to be successful, we had to have their input and I think that was the key to what we've accomplished."

Education was the first and most immediate need, the prospective members agreed, followed by community service opportunities and industry news.

"We're an hour and a half or two hours from other markets such as Charlotte, Raleigh and Greensboro, where most of the continuing ed courses are offered," Wright explains, "Which makes them expensive and impractical for lenders in our market."

The association organized its own two-day continuing education class in the spring and a second one in October, and has worked hard to attract speakers and develop programs relevant to local members. Speakers over the past few months have included former MBAC President Ed Brown, Gene Gaulin, then President-elect and MAC-PAC Chair and former MBA President Rob Crouch. The North Carolina Commissioner of Banks, representatives from PMI firms and a panel of appraisers, are on the program for the coming year.

Membership has grown to 30, and attendance at the monthly meetings averages about 36. The association raised \$4,636 for MAC-PAC, well above its modest \$500 goal, donated \$500 to a local rape crisis center, \$1,500 to Hurricane Katrina victims, and participated in a basketball tournament that helped raise \$6,000 for a local scholarship fund.



Danis, (left) Vice President, Melody Spaulding, Secretary-Treasurer and Wright, President (far right), of the Fayetteville MBA with former MBAC President Ed Brown at their installation earlier this year.

Those activities and others, such as a blind auction fundraiser featuring items ranging from a weekend for two at a nearby resort hotel to a broken toilet, have also had the unexpected benefit of raising the industry's profile locally. When the city recently annexed 27 square miles, it created a huge problem concerning tax collection and escrow. Wright, Spaulding and Danis were asked to join a task force of attorneys, lenders and real estate professionals, to address the issues and Wright found himself frequently fielding questions and inquiries from local media.

"Answering technical questions with a microphone stuck in my face wasn't fun or easy," he says. "But it was great publicity for our profession and the local association."

Wright, who began his career in mortgage lending as a "go-fer" for his mother's company while in high school, is no more altruistic or organized than his industry counterparts. He has a full life, a demanding job and two young daughters who need his time and attention. He debated taking on additional responsibility, but found it paid off in ways he never expected.

"I worked all the time," he says. "I wasn't really involved in anything. The light really went on for me at the MBAC Single-Family Conference last year. That's when I realized just how important the state association is to all of us and how important a strong local association could—and should—be in our local markets. I worried I wouldn't have enough time, that my business would suffer, but it has been just the opposite. My business began to grow and that's a direct result of the networking and relationships I've built through MBAC. I get referrals all the time from lenders in other markets. They want to send their customers to someone they trust and they feel comfortable sending them to me because they know me. And I've done the same for them. It comes down to being involved in the community, the local and professional community, and knowing what's going on."

NC Legislative Update

By Henry V. Cunningham, Jr., CMB
Chair, North Carolina Legislative Committee

The 2005 legislative session was dominated by budget discussions resulting in a budget being passed 18 months behind schedule. Another interesting development was the passage of a lottery bill. After years of debate and failed proposals, North Carolina finally has a lottery. The legislation established the Education Lottery fund to be used for class size reduction, school construction and scholarships for financially needy college students.

Our legislative focus for 2005 was passage of House Bill 237, which provided modification to our existing Mortgage Lending Act. This bill made the following major changes to our licensing bill:

1. Added the definition of a new class of license for an affiliated mortgage banker. An affiliated mortgage banker is licensed in five or more states, is supervised by a state or federal regulatory agency who satisfies the Commissioner of Banks of North Carolina, has more than 100 employees, and has consolidated net worth of \$100,000,000 or more, or can provide evidence that its parent has consolidated net worth to meet this requirement with an unconditional guarantee to the Commissioner from the parent of the performance of the licensee and its employees under this Act.
2. Added the definition of limited loan officer who would be the employee of an affiliated mortgage banker.
3. Allowed the applicant who had filed an application and met the requirements below to solicit business while awaiting the issuance of a license and eliminated the requirement of the mortgage lending fundamentals course and examination if the following is true:
 - a. The applicant has filed with the Commissioner the application for license along with the required documents.
 - b. The Commissioner has not denied, revoked or taken any adverse action with respect to the applicant during the five years preceding application.
 - c. The applicant is employed by a license mortgage banker or mortgage broker and the managing principal certifies that the applicant meets the licensing requirements and that the managing principal will be responsible for the acts of the applicant during the period that the application is pending.
 - d. The applicant is currently employed as a loan officer with a financial institution except from licensing requirements or has been employed within the past six months.
4. Adds language to the existing Mortgage Lending Act which would allow the Commissioner to suspend or revoke the license of a lender or loan officer who has falsely certified attendance or completion of hours at an approved mortgage lending continuing education course.

SC Legislative Update

By Samuel C. Waters
Chair, South Carolina Legislative Committee

As 2005 nears its end, South Carolina mortgage lenders are closely watching two arenas—the South Carolina Supreme Court and the South Carolina General Assembly—for direction and guidance in the coming year. As has been the case for the past few years, both mortgage bankers and the attorneys who serve them look to both the state legislature and the state's highest court to establish clear ground rules (and in the process, a level playing field) for the closing and disbursement of mortgage loans.

At least one law firm has gone directly to the source, albeit anonymously, in an attempt to clear some of the confusion in this area. As the South Carolina Supreme Court remains the ultimate arbiter of attorney discipline in the state, the anonymous law firm (identified only as the Doe Law Firm) has filed a petition for a writ of certiorari in the high court. The cert petition—captioned in full as *Doe Law Firm v. South Carolina Bar, Henry B. Richardson, Jr., Office of Disciplinary, and Henry B. McMaster, South Carolina Attorney General*—seeks guidance from the Supreme Court on a number of questions regarding real estate closing procedures. Chief among the issues in the petition is whether disbursements of loan funds by a lender can amount to the unauthorized practice of law by that lender. Additionally, the Doe Law Firm petition seeks a ruling on whether a law firm working on such a transaction is assisting that mortgage lender in the unauthorized practice of law.

Defining the unauthorized practice of law is a big job, and cut-and-dried solutions are not easily drafted, whether by the courts or the legislature. The South Carolina Supreme Court declined to adopt a comprehensive rule on the unauthorized practice of law back in 1992. Moreover, while both Palmetto State mortgage lenders and their counsel might prefer a clear ruling from the Supreme Court given the relative uncertainty surrounding current lender/counsel closing practices, it is not at all clear that the Court will oblige them. As a rule, courts do not issue decisions on hypothetical matters; instead, courts rule only in cases where an actual case or controversy exists. The South Carolina Supreme Court may reject the cert petition by summarily holding that the Doe Law Firm petition does not present an actual case or controversy.

Meanwhile, the South Carolina General Assembly will reconvene in early January, and given the legislature's endorsement of various tort reform measures in 2005, continued legislative efforts aimed at the unauthorized practice of law seem certain. The end of the 2005 State House season saw the introduction of H. 4120, a bill that seeks to establish a private cause of action against those found to engage in the unauthorized practice of law. The bill as drafted would make such unauthorized practice a *per se* violation of the South Carolina Unfair Trade Practices Act (SCUTPA). As SCUTPA allows for treble damages and the award of attorney's fees in certain situations, mortgage lenders and their counsel will undoubtedly follow the progress of this bill closely as the 2006 legislative session begins.

Carolinas' Corner



Charlotte Regional Mortgage Lenders Association

The Charlotte Regional Mortgage Lenders Association recently presented its annual awards.



Jonathan Brinsfield, Bank of America, shown here with Lisa Dahlgren, received the Rising Star award.



Ralph Harris of Parham, Helms, Harris, Blythe and Morton, received the President's Award.

Matt McDonald, McDonald Appraisal Group, was named CRMLA Affiliate of the Year. Lisa Dahlgren received the Thelma Proctor award.

The name of CRMLA member Leb Dixon's company, HSBC Mortgage Corporation, was misspelled in the August issue of The Bottom Line.



CRMLA member Susan Dewar (left) and Sarah Porter of Communities in Schools, catalog the school supplies donated by members for local children.



The Association donated \$4,500, raised at its annual golf outing in May, to Harvest Kitchen, which feeds the poor and homeless in the area. CRMLA President Jim Kobos presented the check to Harvest Kitchen pastor Barbara Brewton-Cameron. In September, CRMLA volunteers dished up 200 lunches in a single afternoon.



Grand Strand Mortgage Lenders Association



Newly installed MBAC President Gene Gaulin installed a new slate of officers at the association's September 20 meeting. They are: (left to right) Gaulin; Heather Holsinger, Secretary; Caroline Cox, Treasurer; Travis Minter, Chairman; Jim Murray, Speaker Chair; Mark Hawkinson, Vice President; Gary Hager, President (not pictured: Bill Blackburn, MAC-PAC Chair)



MAC-PAC Chair Rhonda Marcum was also on hand to discuss the importance of MAC-PAC and her goals for the 2005-2006 campaign.

Winston-Salem Mortgage Bankers Association



The Winston-Salem MBA team took its second consecutive Showmanship First Place award at the March of Dimes Chili Cook-off at Tanglewood Park on September 17.

Mortgage Bankers Association of Greater Columbia

Association President Debi Kelly, left, presented Lisa Crouch with the President's Award, which recognizes a member's outstanding support during the year, at the August meeting.



Crouch was responsible for the association's newsletter and Yearbook and instrumental in many charitable initiatives.

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