

Fiesta with MBAC!

Slow down and recharge at the 52nd Annual MBAC Convention September 6-8, 2007, at the Hilton Head Marriott Beach and Golf Resort.

Highlights of this year's agenda include a continuing education session on mortgage fraud and the economic outlook for the coming year by Dr. Donald Ratajczak, one of the country's foremost economic forecasters. John Robbins, CMB, Chairman of the Mortgage Bankers Association, will provide an update on MBA and the industry and popular motivational speaker and trainer Mike Berry promises to unveil the secrets of MBAC at the Scholarship and Recognition breakfast.



The tennis and golf tournaments, fishing and a sailboat cruise will be offered on Friday afternoon, followed by a cocktail reception and the MBAC awards dinner that evening.

For more details, see the full agenda on pages 6-7.

Registration packets have been mailed. If you have not received yours or need additional forms, contact the MBAC office at (704) 552-2860.

Marcum Named MBAC Executive Director



Rhonda B. Marcum

MBAC President Rhonda B. Marcum has been named Executive Director of MBAC effective October 1, 2007.

Marcum succeeds Dee McCandlish, who is retiring after 21 years as Executive Director of MBAC.

Marcum, a native of Hartsville, South Carolina, has worked in mortgage lending more than 30 years. She is founder and president of Carolina Mortgage Services, in Charleston, South Carolina. Marcum is a past president of the Mortgage Lenders Association of Greater Charleston. She was named MBAC Mortgage Banker of the Year in 1998, and received the President's Award in 2003.

"Rhonda has been active within MBAC for many years which gives her an insight into the responsibilities of the Executive Director," said MBAC President-elect Jim Wood, in announcing the appointment. "She has owned and operated her own mortgage company which provides her with working knowledge of the issues the industry faces on a daily basis. Most importantly, Rhonda brings a love and passion for the industry and the MBAC that will ensure our organization continues to grow and, as our mission statement reads, "unite as an organization of mortgage professionals, creating value for the membership through education, legislative representation, and communication, while promoting the highest levels of ethical standards".

President's Message



Rhonda B. Marcum

Where has this year gone? It seems just yesterday that we were preparing for the 2006 convention and here we today, preparing for the 2007 convention!

The 52nd Annual MBAC Convention begins September 6, at the beautiful Hilton Head Marriott Beach and Golf Resort. The Convention Committee, co-chaired by Diane DeGarady and Vickie Wilkinson, has again achieved the perfect balance of education, information and networking opportunities. The golf tournament has been renamed in honor of Syd Stickleby, whom we lost this year

after a long battle with cancer. It is appropriate that we honor and remember him as we enjoy his beloved pastime of golf.

What has happened within MBAC this year? Why has the year passed so quickly?

The MBAC committees have worked diligently this year and accomplished a tremendous amount.

The Long Range Planning Committee, chaired by Connie Hawkins, has met each month to review the dues structure, work on updating the MBAC bylaws, and evaluate ways to provide more value to MBAC members.

The Membership Committee, chaired by Phil Mahoney, created a S.W.A.T. team to recruit and retain members. Phil and his team have increased the number of members from 136, to 142, as of July, and they continue to seek out new candidates for membership as the year comes to a close.

This is a great achievement. We anticipate a certain amount of attrition each year through relocations, mergers and changes in firm member structure. So a net gain of six with two months remaining in our fiscal year, is terrific and a credit to the efforts of the Membership Committee and Carolyn Connell, Membership Coordinator.

The Education Committee, led by Kip Byrne, and the Wholesale/Broker/Correspondent Committee, chaired by Terri Gettings, provided quality speakers at the Single-Family Conference.

Don Cupit and the Certified Mortgage Banker Committee, worked hard all year to generate interest and participation in the CMB program.

In addition to the annual Fannie Mae and Freddie Mac sessions in January, the GSE/FHA/VA Committee, led by Ronnie Giberson, provided FHA training sessions in two new locations, Wilmington, NC, and Charleston, SC, an idea that was well received by members. Changing the locations from Charlotte and Columbia, provided access for many who found it difficult to travel to those cities. Charlie Kelley, Chair of the Loan Administration Committee, has it down to a science.

The Income Property Committee, chaired by Matthew Good, held its annual conference in North Myrtle Beach, and added to MBAC's bottom line with a well-attended event.

The Grievance Committee, headed by Gene Gaulin, has had every little activity, and we're happy with those results.

It seems there is never a dull year for the Legislative Committees, headed by Hank Cunningham in North Carolina, and Sam Waters, in South Carolina.

Currently, South Carolina is anticipating the introduction of a bill(s) that will closely mirror the licensing requirements in North Carolina, which will be a major change. According to Waters and South Carolina lobbyist Lloyd Hendricks, we can expect this issue to heat up this fall.

The Scholarship and Recognition Committee, chaired by Lisa Rogers, worked feverishly to solicit contributions to fund our annual Pope Scholarships. The Winston-Salem Mortgage Bankers Association earmarked the proceeds of its annual golf tournament for the Scholarship Fund and this year, several other associations contributed to those efforts through sponsorships.

David Cunningham and his Sponsorship Committee members continued to solicit contributions from members to offset the expenses of the Single-Family Conference and annual convention, raising more than \$20,000. Their efforts directly help provide better education and higher quality to these two major events. We thank all those who contributed and applaud the tireless efforts of David and his crew.

The work of the Public Relations Committee, chaired by Lisa Dahlgren, includes coordination of the President's Council. As I have visited the local associations from which MBAC derives its strength, I have become more aware of the long-term value of the President's Council. Lisa brings the local associations together to share information, problems and solutions. As part of this effort, the local association presidents are now invited and encouraged to attend the MBAC Board of Directors meetings, a change that will allow them to hear the committee reports at each Board meeting, and give the Board an opportunity to hear directly from the local associations. The committee has also been working on changes for the Yearbooks the associations enter in the annual Association of the Year competition.

Jim Wood and his MAC-PAC team have raised more than \$30,000 in contributions through July 11, with more coming in. Jim has impressed on our members that "perception is reality" and that we do have a voice in our future through MAC-PAC and the Legislative Committee's efforts. As many of you know, Jim has faced some serious health issues this year, but they have not slowed his endeavors to meet a goal of \$65,000.

Are you beginning to get the impression that the MBAC committees make things happen? They surely do. I profoundly thank each person who has honored his or her commitment to serve, and I applaud each volunteer for every moment he or she has given to MBAC.

I was told before the year began, that the time would fly. What an understatement. It has gone too quickly. I am impressed by all that has been accomplished, and thankful to be President of MBAC while they were.

Thank you for allowing me to serve. It has been a wonderfully rewarding year because of each of you.

The Bottom Line

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Rhonda B. Marcum, President
Lisa T. Dahlgren, Chairperson, Public Relations Committee
Dee McCandlish, Executive Director

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Convention Speakers

Mike Berry, President of Mike Berry Seminars, Inc., will unveil “the MBAC secrets” at the Scholarship and Recognition breakfast on Friday morning. Berry, who resides in Pawleys Island, SC, is a native of Roanoke Rapids, NC. His background includes extensive graduate studies in education, psychology and business management. After earning his real estate license in 1975, he worked in sales, sales management, franchise corporate management, and consulting. He formed his training and consulting company in 1987 in response to the rising demand for state-of-the-art training in sales and sales management. Since that time, he has trained thousands of managers and sales professionals in real estate and mortgage banking. His background and depth of experience keep his messages fresh and timely.



Berry

Dr. Donald Ratajczak, who will present his Economic Outlook at Friday's Business Meeting, is the exclusive consulting Economist for Morgan Keegan & Company in Atlanta, GA. He is one of the leading econometric forecasters in the country and currently serves as Regents Professor Emeritus of



Ratajczak

Economics at Georgia State University. Ratajczak retired in 2000 after 27 years as Director of the Economic Forecasting Center in the J. Mack Robinson College of Business. He ranked second in a national survey of the most accurate forecasters of the US economy by USA Today and the Federal Reserve Bank of Atlanta, in 2006. A graduate of Haverford College with a Bachelor of Arts degree, he received his doctorate of Economics from Massachusetts Institute of Technology.



Robbins

John Robbins, CMB, Co-Head and Special Counsel of American Mortgage Network, is Chairman of the Mortgage Bankers Association, Washington, DC. Formerly he was CEO of American Mortgage Network (AmNet), a San Diego-based wholesale mortgage bank that he co-founded. AmNet was bought by Wachovia Bank, N.A., in 2005. Robbins has been active in the mortgage banking industry since 1972. Most notably, he founded American Residential Mortgage Corporation, which grew to become one of the nation's largest independent mortgage banks prior to its sale to Chase Bank in 1994. Robbins is serving his second term on Fannie Mae's National Advisory council and has served on its Western Regional Advisory Board. He will present an MBA and Industry update on Friday morning.

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Tick Tock



by James J. Wood, CMB, MAC-PAC Chair

Tick tock. Tick tock.

Take your pick: *The Wall Street Journal*, *The Charlotte Observer*, *The Raleigh News & Observer*, *The Sun Times*, or any other newspaper in a market where you might have mortgage operations.

Now check the front page of the paper. If you don't find it there, check the front page of the Business section. I'd wager a dollar to a doughnut you're very likely to find an article in one of those places that is, at best, a very tough criticism of some facet of the mortgage business. At the state and national level our elected officials have made it clear that "predatory lending" (however it might be defined or proven) is clearly a target for legislative change.

When I look around, I see the proverbial "deer in the headlights" look on my fellow mortgage bankers. More than any time in recent history we now must make sure that the facts are presented accurately and that any legislative efforts are, in fact, a move beneficial to the consuming public and that no unintended consequences arise from reform or new laws.

This will be my final article before the annual convention. This is my final time to ask for your MAC-PAC support in this format. If you have not made your contribution to MAC-PAC, please do so.

Tick tock. Tick tock. Time is running out.

MAC-PAC Totals

ASSOCIATION	GOAL	CURRENT TOTAL	% OF GOAL REACHED
CHARLESTON	\$10,400	\$5,24350%
CHARLOTTE	\$9,300	\$9,540	103%
COLUMBIA	\$5,800	\$620	11%
FAYETTEVILLE	\$6,000	\$3,400	57%
GRAND STRAND	\$3,600	\$3008%
HILTON HEAD	\$4,700	\$5,900	126%
RALEIGH	\$5,800	\$3,743	65%
TRIANGLE	\$1,500	\$633	42%
TRI-COUNTY	\$1,500	\$1,600	107%
WESTERN NC	\$1,200	\$1,466	122%
LOWER CAPE FEAR	\$1,800	\$503%
WINSTON-SALEM	\$3,800	\$2,295	60%

(AS OF 7/31/07)

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2007 Calendar of Events

2007

September

6-8

52nd Annual MBAC Convention

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

July

9

MBAC Quarterly Board Meeting

Location to be announced
Charlotte, NC

October

21-24

94th Annual MBA Convention

Boston, MA

September

4-6

53rd Annual MBAC Convention

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

December

5

MBAC Quarterly Board Meeting

Location to be announced
Charlotte, NC

October

19-22

95th Annual MBA Convention

San Francisco, CA

2008

March

1-3

**Single-Family Lenders Educational
Conference**

Kingston Plantation Embassy Suites
Myrtle Beach, SC

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

Wednesday, September 5, 2007

3:30 – 5:30 p.m. 2007 Directors/Committee Chairmen Meeting

Ballroom D

Thursday, September 6, 2007

10:00 – 6:00 p.m. Convention Registration

9:30 – 12:30 p.m. Local Presidents Council Meeting & Luncheon

Ballroom D

1:00 – 5:00 p.m. “Mortgage Fraud: Spotting The Red Flags” Continuing Education Course

Speaker: Stephanie Clark, Operations Training Lead, RMIC, Baltimore, MD

Learn how to identify red flags in a potentially fraudulent loan. Designed for mortgage professionals, the course will provide them with the ability to spot red flags in loan documentation and also teach them how to condition a loan for approval based on the red flags.

(4 credit hours approved for NC & SC mortgage bankers/brokers)

Sponsor: RMIC

5:00 – 6:00 p.m. MAC-PAC Chairman’s Club Reception – *by invitation*

Ballroom D

6:30 – 7:30 p.m. Cocktail Reception

Ballroom J

Dinner on your own

Friday, September 7, 2007

7:45 – 9:00 a.m. MBAC Scholarship & Recognition Breakfast

Presiding: Lisa Rogers, Chairman, Scholarship and Recognition Committee

“Unveiling the MBAC Secrets”

Speaker: Mike Berry, President, Mike Berry Seminars, Inc., Pawleys Island, SC

Sponsor: PMI Mortgage Insurance Co.

9:00 – 9:15 a.m. Coffee Break

Sponsor: Republic Mortgage Insurance Co.

Ballroom D, E & F

Ballroom Foyer East

9:15 – 12:00 noon “Economic Outlook for the Coming Year”

Speaker: Dr. Donald Ratajczak, Executive Consulting Economist, Morgan Keegan & Company, Atlanta, GA

Ballroom A, B & C

“MBA and Industry Update”

Speaker: John M. Robbins, CMB, Co-Head and Special Counsel of American Mortgage Network and Chairman of the Mortgage Bankers Association, Washington, DC

Annual Business Meeting

Presiding: Rhonda Marcum, MBAC President

Election of Officers/Directors - 2008

12:00 noon Lunch on your own

12:30 p.m. The Syd Stickley Golf Tournament - Arthur Hills Course at Palmetto Dunes

Host: Mortgage Guaranty Insurance Corp.

Sailboat Cruise - Aboard the Catamaran “Pau Hana”

Host: AIG United Guaranty

12th Annual “Snag & Drag” Fishing Tournament - Shelter Cove Marina

Harbormaster’s Building

Host: Triad Guaranty Insurance Corp.

1:30 p.m. MBAC Tennis Tournament – Palmetto Dunes Tennis Center

7:00 - 8:00 p.m. Cocktail Reception - for all Attendees

Sponsors: Members of NC and SC Land Title Companies

Ballroom D, E & F

8:00 - 10:00 p.m. MBAC Awards Dinner

Installation of 2008 Officers and Directors; Awards Presentation

Ballroom A, B & C East

Saturday, September 8, 2007

7:00 – 10:00 a.m. Breakfast on your own

9:00 – 11:00 a.m. 2008 MBAC Board of Directors/Committee Chairmen Breakfast Meeting

Adjournment

Ballroom A & B

Thank You To Our 2006-2007 Equity Partners

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There's opportunity here



Welcome New Members

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

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Kip Byrne
RMIC

Glen Cowart
Countrywide Home Loans

David Cunningham
Cunningham & Company

Rhonda Marcum
Carolina Mortgage Services

Susan Dewar
1st Metropolitan Mortgage

Rhonda Marcum
Carolina Mortgage Services

Karen Irwin
MGIC

Rhonda Marcum
Carolina Mortgage Services

Have You Heard?



Simpson

Dover Mortgage Co., has appointed Harvey Goldberg President. He succeeds former President and founder W. Edward Joye, who retired in March.

Myers Park Mortgage, Charlotte, NC, announces Vann Simpson has been promoted to Senior Vice President of Business Development.

FirstPoint, Inc., was recently recognized as a finalist in the 2007 Stevie® Awards/American Business Awards competition's Best Corporate Social Responsibility Program Category for a tradition of extensively supporting business and charity initiatives in the local community, for more than 100 years.

First Citizens Bank, Asheville, NC, recently announced that Lacy Cross has joined the bank as Vice President and Commercial Banker.



Cross

Credit Plus, Inc., announced recently that Broc Blair has joined the firm as Regional Account Executive.



Blair



Weeks Retires

Charlotte Weeks, Senior Account Executive with AIG United Guaranty in Charleston, SC, retired August 1, after 29 years in the mortgage banking industry, 23 of them, with United Guaranty.

"They were good years and I've had a great career," says Weeks. "AIG has been very good to me. It's a great company to work for. While introducing my replacement, Rob Melton, over the past few weeks, I've been amazed to realize how many people I've

gotten to know over the years and how many of them have become friends. I'll miss them very much, but I'm looking forward to doing nothing for a while and, after more than 23 years on the road, sleeping in my own bed very night!"

An avid animal lover, she's also looking forward to welcoming a new puppy and kitten into her life soon. "It'll be nice to be able to have pets again," she says.

Weeks has been active on numerous state and local association committees during her long career. She has been honored several times by United Guaranty for sales excellence, and was named MBAC Associate of the Year in 1997.

Her colleagues in the Mortgage Lenders Association of Greater Charleston crowned her "The Queen of Retirement" at its Harbor "Less" cruise in July, and made a generous donation to a local SPCA chapter in her honor.

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Carolinas' Corner

Mortgage Bankers Association of Western North Carolina



On May 12, volunteers from the association, participated in the Mountain Housing Opportunities' annual Ramp Festival, helping build wheelchair ramps for the disabled. The project is part of the annual mountain festival that honors ramps, small, odiferous cousins of leeks. The association is the only group in the area that has participated in the project every year since its inception. This year's volunteers included (L to R) David Sluder, Cathy Wanamaker, Chris Dickson, Clifford McMurry, Robert Todd, Harlan Wannamaker, Greg Wilkie, Todd Wanamaker and David Lee.



Members and their families raised funds for MAC-PAC while having fun, at a July 24, Asheville Tourists game by raffling off a weekend at the Copper Crest resort. Ted E. Tourist with Brandon Davis, son of President Lynn Davis.

Members are also gearing up for the 3rd Annual Cowflop fundraiser on Saturday, August 18th, to benefit the Affordable Housing Coalition and the Mountain Housing Opportunities Ramp Festival. Shown here are Cathy Wanamaker, David Lee, Todd Wanamaker and Connie Corn, with the star of last year's event.



Triangle Mortgage Lenders Association



The Triangle Mortgage Lenders Association elected new officers and directors at its December meeting. They are (seated, left to right) Alyson Bosworth, Director; Sarah Gullie, Treasurer; Anne Watson, Director; and Karen Thompson, Secretary. Standing, left to right, Jim Arges, Director; Bob Reeves, Director; Jon McBride, Vice President; and Bryan Parker, President. Bosworth also received the Rising Star Award.

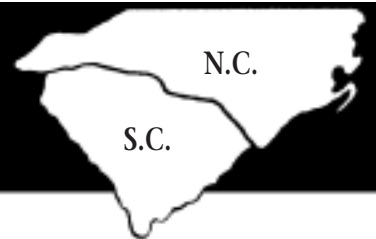


Jim Arges (left) with TMLA President Bryan Parker, received the Affiliate of the Year Award. Maggie Black was named Lender of the Year. Bob Reeves received the 2006 President's Award for Outstanding Service.

Mortgage Lenders Association of Greater Hilton Head

More than 75 members and guests enjoyed the Hilton Head Island Mortgage Lender's Association annual dinner cruise on June 14th. Pictured here are Betty Hahn, Karen Hall and Celia Angioletti.





Charlotte Regional Mortgage Lenders Association



The Charlotte Regional Mortgage Lenders Association installed a new slate of officers and directors at its May, 2007 meeting. They are (left to right) Brian Bickett, Affiliate Director; Kip Byrne, Affiliate Director; Susan Dewar, Director; Matt McDonald, Secretary; Karen Irwin, Treasurer; David Cunningham, Director; Dawn Burton, Vice President; Robert Goodling, President-elect and Carla Wilson, President.



Karen Irwin, MGIC, was named CRMLA's Affiliate of the Year at the May meeting. Susan Dewar, 1st Metropolitan Mortgage, received the Outstanding Service Award and Gene Fitzpatrick, American Home Mortgage, was honored with the President's Award. Outgoing President Richard Davis, Bank of America, shown here with Cathy Russell, received the Thelma Proctor award.



The winning team in CRMLA's annual golf tournament held May 14, received the inaugural Syd Stickley award from Stickley's fiancée, Pam Davis (front). The team included (left to right) Scott Hanlon, Janet Gaglione, Bruce Berry and David Cunningham.

Mortgage Lenders Association of Greater Charleston

The MLAGC presented its annual Wilma Adams scholarships at its April 10 luncheon meeting. Recipients of the \$1,000 scholarships are rising Charleston Southern University seniors Christopher Aaron Rogers and Ryan E. Rowland, and rising USC senior Caroline Blair Smith.

On May 17, FBI agent Robert Dunn, pictured here with Lunch and Learn organizer Steve Wichmann, was the guest speaker for a Lunch and Learn session on mortgage fraud that drew 36 participants.



On June 20, the association held its popular annual Harbor "Less" cruise from the Charleston Maritime Center. Activities included a 50/50 raffle to benefit MAC-PAC and a salute to longtime member and supporter Charlotte Weeks, who retired from United Guaranty Aug. 1.



Rhonda Marcum drowning in raffle tickets.



Mortgage Bankers Association of the Carolinas

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