

# the BOT TOM line

Volume XXIV, No. 2

May, 2003

## Keep The Dream Alive! 48th MBAC Annual Convention September 11-13 Hilton Head Marriott Beach and Golf Resort

The 48th annual MBAC Convention will feature some familiar favorites as well as some new programs destined to become favorites.

Dr. John Grinnell, PhD, President of Petra Leadership Solutions, will present a program on leadership on Thursday afternoon, so plan to arrive early. MBA Chairman elect Robert Couch will speak at the General Business session on Friday morning and install the new slate of MBAC Officers and Directors.

Decorated war hero Clebe McClary will be the featured speaker at the Scholarship and Recognition Breakfast Friday morning. Perennial favorites such as the Awards Banquet, golf, fishing and tennis tournaments and the harbor cruise, will return along with The Fabulous Kays who will provide the entertainment for the dance following the Awards Banquet.

"We're still finalizing the agenda for this year's meeting," says Convention Committee Chair, Diane Thompson. "But we can promise interesting and intelligent programs and speakers and an opportunity to get together with the decision makers in our industry."



Teague



Baldwin

### 2003 MBAC/Pope Scholarship Winners Announced

Recipients of the 2003 MBAC/Pope Scholarships are Kristen M. Teague, a junior at North Carolina State University, and Bryan Christopher Baldwin, a junior at the University of South Carolina.

The scholarships, named in honor of former MBAC and MBA President Claude E. Pope, are awarded each year by MBAC to recognize outstanding students who are studying for a career in mortgage banking or a related field. The

*continued on page 2*

# President's Message



**Toby W. Goodlett, CMB**

Congratulations and thank you to Single-Family Education Conference Co-Chairs Rhonda Marcum and Eugene Gaulin, for the most successful educational conference we've ever had. Our attendance set a new record and the variety and caliber of the programs was outstanding. We're also grateful to the many member firms and sponsors who made it possible.

I've been asked to repeat some of my closing remarks at the Conference. The following is an excerpt:

Many of you know that I recently moved to Toccoa, GA, a town with a population of roughly 30,000 people. As I made my way to lunch recently, 30 men and women from the Toccoa Army Reserves were leaving for active duty. Men, women and children lined the road to wish them well. There were yellow ribbons tied to trees, American flags hung at just about every business, construction workers cheering them on, fire engines with their lights flashing and a sign saying, "Thank you. We love you."

What an incredible outpouring of love and support.

Why would 30 people leave Toccoa, their wives, husbands and children, their families, their homes, churches, and jobs? I believe they left to defend our idea of an American dream, the dream of having a family, a good job that sustains you, a faith that guides you and a home to protect you.

As I watched those men and women saying their farewells, I felt honored that our profession is part of the American dream. Mortgage banking is a noble profession. We take an idea, a dream, and make it a reality. Buying a home is more than a transaction. It is the fulfillment of a **dream**.

Ask the thirty soldiers from Toccoa. They're willing to fight for it, for the idea of the way life should be.

Last year at our annual convention, Economist Donald Ratajczak stated that two industries, automobiles and housing, were keeping the economy going.

I was stirred by the idea that my profession, a noble one, is keeping the economy going.

In a broad sense, we are soldiers fighting on the economic front in the war. I know you're overworked. Your people are overworked. Some days we don't think we can make it. How many more applications can we take?

Rally your troops. Keep focused and stay the course. Our economy is depending on you. Do it for yourself, your team, your company, and the 30 soldiers from Toccoa, who went to fight for the American dream.

## 2003 MBAC/Pope Scholarship Winners

*continued from page 1*

scholarships are given to rising juniors, one in North Carolina and one in South Carolina, over a two-year period.

Teague, who is from Charlotte, NC, is a 2001 Honors graduate of South Mecklenburg High School where she made the Honor Roll all four years, was a CMS Scholar and a member of the National Honor Society.

She was also active in Future Business Leaders of America, DECA and Civitan Club at South, and involved in numerous charitable and community service projects. She was a competitive gymnast for 10 years, as well as an award-winning Varsity cheerleader and a member of the track and field team and the Women's Ensemble.

She has continued her career as a cheerleader at North Carolina State where she is a member of the Dean's List and a Scholarly Athlete. She has also continued her work with charitable and community service organizations.

Kristen is the daughter of Christopher Teague and stepdaughter of new CRMLA President Sarah Teague, who's with GMAC Bank. Kristen has spent the past several summers working for Myers Park Mortgage.

Bryan is the son of Rick and Lynn Baldwin of Lexington, South Carolina. He is a 2001 graduate of Lexington High School where he made the Principal's List three years. He also graduated from Lexington Technology Center with honors and the highest grade point average in the Business Program.

He is involved with intramural sports at USC and is a member of the National Society of Collegiate Scholars. He has made the Dean's List each semester and the President's List for two semesters. He currently works as a teller for SouthTrust Bank in Lexington, and plans to pursue his master's degree in Finance and Economics after graduation, and then hopes to become a mortgage loan officer with SouthTrust.

### *The Bottom Line*

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# Predatory Lending Bill Takes Another Step Toward Finalization in South Carolina



By Alan H. Verch, CMB  
South Carolina Legislative Committee Chair

At the time of this article the Conference committee on Predatory Lending Bills S. 438 and H. 3616 had just met and made significant progress in finalizing a predatory lending bill for South Carolina. When the committee meets again on April 29, they are expected to take up the meat of the bills, which relate to the definitions of Discount Points; Flipping; High Cost Home Loans; Points and Fees.

Sections that were carried over to be discussed included: Sec. 37-23-40, High Cost Home Loans, Lender Restrictions; Sec. 37-23-50, Damages; High-Cost Loans; Sec. 7, 37-5-203(House), Prohibits Class Action on Manufactured Home

Credit Sale Loans; Sec. 40-58-72(Senate), Sec. 40-58-78(House), Mortgage Broker Duties.

Sections that were not taken up at all on April 23: Sec. 37-23-70, Consumer Home Loans (Senate/House); Sec. 37-23-75, Mortgage Broker fees (Senate); Sec. 37-23-80, Prepayment Penalty (Senate); Sec. 37-23-85, Safe Harbor ^ Consumer Loans (Senate); Sec. 37-10-103, Prepayment Penalty (Senate/House); Sec. 37-5-108, Unconscionability (Senate); Secs. 37-3-201, 103, 105, & 413, Auto Title Lenders all in the Senate version except 37-3-413 (House); Sec. 7(Senate), Effective Date; Sec. 11 (House), 34-4-140, Preemption Local Government (House).

As you can see, there is still a lot to be decided, but we are still expecting the final version of this bill to be enacted, so please stay aware of this legislation.

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## Goodlett Takes On New Challenges

MBAC President Toby Goodlett, CMB, has been appointed Georgia Division Executive by First Citizens Bank and Trust of South Carolina, following its acquisition of CB Financial in Warrenton, Georgia, and First Banks Inc., of Carnesville, Georgia.



*Toby W. Goodlett, CMB*

Goodlett, who joined First Citizens in 2000, will oversee bringing the new acquisitions into the First Citizens fold and scouting other potential buyouts. He will be based in Toccoa, Georgia.

First Citizens is the first South Carolina-based bank to move into Georgia.

"This is critical, because it's our first time taking our brand out of state," Goodlett said in a recent interview with The State newspaper in Columbia. "This is an opportunity to showcase our customer-focused approach to banking."

Goodlett was most recently Senior Vice President and Mortgage Director for First Citizens in Columbia. Patrick Cutler, formerly with Fleet Mortgage (Washington Mutual FA) has been named to succeed him as Mortgage Director.

## FNB Corporation Acquires Dover Mortgage

FNB Corporation announced in April it had acquired Dover Mortgage Company, headquartered in Charlotte, NC, with production offices in Charlotte, Lake Norman, Raleigh, Greenville, Goldsboro, and Wilmington, NC.

"We are excited to welcome Ed Joye and his experienced and talented staff to the FNB team," said Michael C. Miller, FNB Corporation Chairman and President. "We have done business with Dover Mortgage Company through our subsidiary, Rowan Bank, for a number of years, and have witnessed first-hand the quality of this organization. Dover's extensive product line will expand the offerings for First National Bank and Trust, particularly in FHA and VA loans, and Dover's presence in dynamic markets gives our banking subsidiaries opportunities for geographic expansion as well. FNB can also help provide a boost in capital for Dover to continue to expand throughout the Carolinas."

Dover will continue to operate as a separate business unit with its exiting staff and corporate structure.

"Our agreement with FNB Corp. provides us with a great opportunity to join forces with a long-standing, solidly managed, growing company," said Dover President Ed Joye. "Together, we can build in our respective strengths and create more value and excitement for both companies."

### Are You Wired?

In an effort to reduce production and mailing costs, **The Bottom Line** is now available on the MBAC web site.

Please let us know if you would like to receive **The Bottom Line** electronically by filling out the form below and mailing it to the MBAC office at P.O. Box 11721, Charlotte, NC 28220-1721, or e-mail us at [mbac@mindspring.com](mailto:mbac@mindspring.com). Include your name, company name and the e-mail address where you prefer to receive the newsletter. (The electronic version is printable.)

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I prefer to receive the electronic version of **The Bottom Line**:

Name \_\_\_\_\_

Company Name \_\_\_\_\_

E-mail address (please print) \_\_\_\_\_

**Staten Island Bank (SIB)** has named **Kathy Bickett**, Branch Manager and Senior Vice President of its new Carolinas Branch office in Charlotte, NC. The staff includes three former CRMLA Presidents and two former MBAC Presidents. **Angie Snow** has been named Operations Manager. **Linda Barnhill** will be Head of Underwriting. **Robert Speir** has been named North Carolina Account Executive. **Candy Vasil** and **Justin Brown** have also joined the new office at 6300 Carmel Executive Park, Suite 210, Charlotte, NC 28226. The telephone number is (704) 543-9452 and the fax number is (704) 543-9901.

# Welcome New Members

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

**MEMBER**

(Regular)  
**HORRY COUNTY STATE BANK**  
 1601 N. Oak Street  
 Myrtle Beach, SC 29577  
 (843) 839-9339  
 (843) 839-9343 (FAX)  
 Robert R. Levine, Vice President  
**rlevine@horrycountystatebank.com**

(Affiliate)  
**THE NEHEMIAH PROGRAM**  
 6800 April Lane  
 Charlotte, NC 28215  
 (704) 458-7565  
 (704) 334-0500 (FAX)  
 Butch Rochelle, Area Manager, NC  
**broch1@bellsouth.net**

(Individual)  
**INTEGRA REALTY RESOURCES-SC**  
 500 Lawand Drive, 2nd Floor  
 Columbia, SC 29210  
 (803) 772-8282  
 (803) 772-0087 (FAX)  
 Mike Dodds, Managing Director  
**mdodds@irr.com**

**SPONSORS**

Sarah Teague  
 GMAC Mortgage Corporation

Sean Cherry  
 Ohio Savings Bank

Susan O'Rourke  
 Countrywide Home Loans

Robert Goodling  
 Wells Fargo Home Mortgage

Denton Burnette  
 Professional Mortgage Company

Christina Malatanos  
 Liberty Capital Advisors

# Mac Pac Update

(as of May 15, 2003)

**TOTAL: \$40,000**

Association	Amount	Goal
MBA of Greater Charleston	\$7,163	\$8,000
Charlotte Regional Mortgage Lenders	\$9,030	\$10,000
MBA of Greater Columbia	\$4,186	\$8,000
MBA of Fayetteville	\$650	\$1,200
Grand Strand MLA	\$0	\$2,750
Greensboro MBA	\$2,125	\$2,500
MBA of Greater Greenville*	\$1,260	\$1,000
MLA of Hilton Head Island	\$1,230	\$2,500
Raleigh MBA	\$4,275	\$6,000
Triangle MBA	\$589	\$1,000
Tri-County MBA	\$350	\$900
MBA of Wilmington*	\$3,560	\$2,000
Winston-Salem MBA*	\$3,555	\$3,000

\* Goal Met

# Nominating Committee Report

The MBAC Nominating Committee has recommended the following slate of officers and directors for 2003-2004. The names will be presented for consideration at the MBAC Convention in September.

**Officers**

**President:** Daniel B. Deaton  
 CTX Mortgage Company  
 Charlotte, NC

**President-Elect:** Edward J. Brown  
 Lighthouse Community Bank  
 Hilton Head Island, SC

**Vice-President:** Eugene H. Gaulin  
 BB&T  
 Wilson, NC

**Secretary-Treasurer:** Willis I. Henderson, III  
 Newland, NC

**Immediate Past President:** Toby W. Goodlett, CMB  
 First Citizens Bank & Trust  
 Toccoa, GA

**Directors**

<b>North Carolina</b>	<b>South Carolina</b>
<b>2001-2004</b>	
Lisa B. Aldridge Wells Fargo Home Mortgage Raleigh, NC	Debra K. Farr First Federal of Charleston Charleston, SC
<b>2002-2005</b>	
Philip R. Mahoney American Security Mortgage Charlotte, NC	J. William Reid Bank of America Columbia, SC
<b>2003-2006</b>	
James J. Wood First National Bank of Shelby Shelby, NC	Kenneth R. Cox SouthTrust Mortgage Corp. Columbia, SC

**Associate Directors**

<b>2002-2004</b>	
Lisa B. Rogers Triad Guaranty Insurance Winston-Salem, NC	Joanne M. Russ PMI Mortgage Insurance Charleston, SC
<b>2003-2005</b>	
Barbara H. Martin GE Capital Mortgage Insurance Raleigh, NC	Karen B. Irwin Mortgage Guaranty Insurance Corp. Columbia, SC

**President's Council Directors**

<b>2002-2004</b>	
<b>North Carolina</b>	<b>South Carolina</b>
Karen Myers BB&T Winston-Salem, NC	Trasi King Washington Mutual Greenville, SC

# 2003 Single-Family Education Conference

The MBAC Lending University held in Myrtle Beach in March, set a record for the highest attendance in the event's 12-year history with 340 participants. The agenda was filled with more than a dozen seminars, workshops, classes and speakers. Mortgage insurance member firms provided training programs that fulfilled the continuing education requirements for mortgage lenders in both states, and the speakers included some of the most respected names in the mortgage industry.

"We're enormously grateful to the members and sponsor firms who helped make this one of the best education conferences we've ever had," said Committee Co-Chair Rhonda Marcum. "With their support, we added more depth and variety to the programs than we've ever been able to offer before."



# Conference Sets Record for Attendance



# Have You Heard?



*VanGraafeiland*

**Coastal Federal Credit Union** in Raleigh, NC, has named **Peter VanGraafeiland**, CMB, Vice President/Mortgage Services. VanGraafeiland, who has 30 years experience in the mortgage industry, is a former MBAC President. He also served as Treasurer for the MBAA and as a member of its Board of Governors, from 1985 to 2002.

**First Citizens Bank and Trust of South Carolina** announces **Patrick Cutler** has been named Mortgage Director in Columbia, SC, effective February 10. Cutler was formerly with Fleet Mortgage (Washington Mutual FA) in Columbia.

**CH Mortgage** in Raleigh, NC, has named **Bruce Million** Branch Manager. Million is the immediate past President of the Raleigh MBA.



*Million*

**Countrywide Home Loans, Inc.**, has appointed **Meg Floyd** as Home Loan Consultant for the Charlotte office.



*Page*

**United Guaranty** announces **Karen Page** has joined the company as Sales Representative for North Carolina.

**Irwin Mortgage** announces that **Robert Carter**, **Barry Roberts** and **Vandy Chhum** have joined the staff of its Retail branch in Greensboro, NC, as Loan Officers. **Lilliana Pinillos** has joined the staff as a Loan Officer Assistant. **Barbara Stinson** has been promoted to Branch Manager. **William Moore** has joined the staff of the

Wilmington, NC, Retail Office as a Loan Officer. **Donna Lieber** has joined the staff of the satellite office in Wilson, NC, as a Loan Officer. **Thomas Gordon**, **Eddie Lewis** and **Michael Medbury** have joined the staff of the Raleigh, NC, Retail branch as Loan Officers.



*Bickett*

**Triad Guaranty Insurance Corporation** announces **Bryan J. Bickett** has joined the firm's Charlotte office as a Sales Representative. Bickett was a recipient of the MBAC/Pope Scholarship in 1997. He graduated from East Carolina University with a B.S. in Finance in 1999, and went to work for Carolina Mortgage Services, Inc., as Operations Manager.

**High Street Bank of Asheville, NC**, recently presented **Lacy Cross**, Construction Lending Officer, with its 2002 Service Worth Talking About award for his "extraordinary level of personal attention to his customers."



*Cross*



*Buffton*

The **Atlanta Regional Loan Center** of the VA promoted **Thomas H. Buffton, Jr.** to Loan Guaranty Officer in March. Buffton, a native of Buffalo, New York, began his career with the VA as a Loan Specialist in Virginia, in 1975. Most recently, Buffton was the Assistant Loan Guaranty Officer for the Atlanta Regional Loan Center.

2003

May

4-5

**25th Annual Carolinas' Real Estate Income Property Conference**

Kingston Plantation/Embassy Suites  
Myrtle Beach, SC

20

**VA Loan Origination Training**

Sheraton Columbia Hotel  
Columbia, SC

22

**VA Loan Origination Training**

Sheraton Greensboro Hotel  
Greensboro, NC

June

4

**"Out of the Box" with Fannie Mae**

Marriott Executive Park Hotel  
Charlotte, NC

17

**FHA Update Seminar**

Sheraton Greensboro Hotel  
Greensboro, NC

19

**FHA Update Seminar**

Sheraton Columbia Hotel  
Columbia, SC

July

9

**Quarterly Board Meeting**

Centex Homes Conference Room  
Charlotte, NC

September

11-13

**48th Annual Convention**

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

October

19-22

**90th Annual MBAA Convention**

San Diego, CA

December

3

**Quarterly Board Meeting**

(Location to be announced)

2004

March

14-16

**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 [www.mbac.org](http://www.mbac.org).*

**Philip R. Mahoney**, President of **American Security Mortgage**, Charlotte, NC, recently announced the opening of three new branch offices:

**Greenwood, SC**

**Connie Hawkins** – Area Sales Manager

**Judy Winn** – Senior Mortgage Consultant

**Kelly Boerner** – Mortgage Specialist

**Greenville, SC**

**Tim Howell**- Vice President/Area Sales Manager

**Debra Jones** – Mortgage Consultant

**Sandy MacIlwain** – Mortgage Consultant

**Nancy Lauffler** – Mortgage Specialist

**Lake Norman, NC**

**Cathryn Overcash** – Sales Manager

**Larry Culler** – Mortgage Consultant

**Jim Iadicicco** –Mortgage Consultant

**Michelle O'Driscoll** – Loan Processor

**Kelly Thomas** – Receptionist

*Nominations Due for MBAC Awards*

It's time for nominations for the MBAC Mortgage Banker of the Year and Associate/Affiliate of the Year.

The prestigious awards are presented annually to those who have demonstrated exemplary ability within his or her company, the mortgage industry and the community at large. The awards will be presented at the MBAC Convention.

Nomination forms can be downloaded from the MBAC web site ([www.mbac.org](http://www.mbac.org)). The committee will meet in August to make the selections.

# Carolinas' Corner



## Tri-County Mortgage Bankers Association

*The Tri-County MBA elected a new slate of officers and directors at its April 24, 2003, meeting. The new officers and directors for 2003 are: President, Rick Washburn; President-Elect, Jim Wood; Secretary/Treasurer, Heather Mauney; Immediate Past President, Julie Singalevitch; Cleveland County Director, Lynn Lackey; Gaston County Director, Jill Johnson; Rutherford County Director, Karen Maxwell; Affiliate Director, Tom Perry; Membership Director, Ashley Jones; Co-Program Director, Steve Gammons;*

## Triangle Mortgage Lenders Association



*The Triangle Mortgage Lenders Association also elected new officers and directors recently. They are: President, Julie Seagroves; Immediate Past President, Anne Watson; Vice President, Brent Lockwood; Secretary, Julie Miller; Treasurer, Dale Lacy. Directors are Nicole Blakeman, Renee Piere, and Ed Petrus.*

*Seagroves also received the 2002 President's Award at the meeting in February, for her "unflagging support" of outgoing President Anne Watson. She was also named 2002 Affiliate of the Year.*

## Mortgage Bankers Association of Western North Carolina



*Members of the Western NC MBA donated their carpentry skills as part of Buncombe County's annual Ramp Festival. As part of the local festival celebrating a local, indigenous wild vegetable, volunteers from civic groups build handicapped access ramps for local residents. Shown here (l. to r.) are members Terry Davis, David Lee, Phil Blake, and Lacy Cross.*

## Mortgage Lenders Association of Hilton Head Island

*Beaufort County Sheriff P. J. Tanner was the speaker for the Association's March meeting. Ed Coleman, head of the South Carolina State Appraisal Board, provided the program for the May 21 meeting.*

# Charlotte Regional Mortgage Lenders Association



CRMLA members were among those present at a March 11 industry roundtable at the Fannie Mae North Carolina Partnership Office in Charlotte. The participants included (left to right): Jamie Gorelick, Fannie Mae; Danny Deaton, MBAC President-elect, CTX Mortgage; Steedman Lyles, Wells Fargo Home Mortgage; Sarah Teague, President-elect of the Charlotte Regional Mortgage Lenders Association, GMAC Bank; Jon Gauthier, Fannie Mae NC Partnership Office; Aric Beals, Vice Chairman of the Real Estate Building and Industry Coalition, Berryhill Realty; David Pressly, Vice President and Secretary, NAHB, Pressly Development; and Mark Baldwin, EVP, HBA of Charlotte.



Dawn Burton, shown here with her parents, Mr. and Mrs. Ted Miller, was named 2002-2003 Affiliate of the Year.



CRMLA elected a new slate of officers and directors at its May 8, meeting. (l. to r.) Dawn Burton, Affiliate Director; Brooks Oliver, Vice President; Lisa Dahlgren, President-elect; Sarah Teague, President; Jim Kobos, Secretary; Richard Davis, Treasurer; David Cunningham, Member Director; Carla Wilson, Member Director; Matt McDonald, Affiliate Director; Rob Melton, Affiliate Director.



Member Syd Stickley did his part to support the Pope Scholarship Fund by paying to have his photo taken with Carolina Panthers cheerleaders at the Single Family Conference.



The association also presented its annual awards at the luncheon meeting. David Cunningham, shown here with his wife, Elizabeth, received the Thelma Proctor Mortgage Banker of the Year award.



Carla Wilson, received the Rising Star Award, presented by outgoing CRMLA President, Scott Griffin.



CRMLA members Lisa Dahlgren, (left) and Rob Melton, (center) were among local association "stars" recognized at the Single-Family Lenders Education Conference in Myrtle Beach, SC, in March. Dahlgren received the President's Award last year and Melton was named Affiliate of the Year. They're shown here with Rhonda Marcum, Co-chair of the Single-Family Conference Committee and Scott Griffin, Immediate Past President of CRMLA.

*Mark Your Calendar for the*  
**48th Annual MBAC Convention**

*Hilton Head Marriott Beach & Golf Resort – Hilton Head Island, SC*  
*September 11-13, 2003*

*Watch your mail for further information.*



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