

Deaton Elected MBAC President for 2003-2004

Daniel B. Deaton, Executive Vice President-Southeast Retail Region for CTX Mortgage Company, LLC, in Charlotte, NC, has been elected MBAC President for 2003-2004. Deaton, who was installed as President at the 48th annual convention in Hilton Head Island, SC, succeeds Toby W. Goodlett, CMB, Georgia Division Executive with First Citizens Bank and Trust of South Carolina, in Toccoa, GA.

Edward J. Brown, President of Harbourside Mortgage in Hilton Head Island, SC, is President-elect. Eugene H. Gaulin, Senior Vice President, Mortgage Loan Production Administration Manager for BB&T Mortgage in Wilson, NC, is Vice President. Willis I. "Tuffy" Henderson, III, Newland, NC, will serve as Secretary-Treasurer.

Elected to the Board of Directors are: Philip R. Mahoney, American Security Mortgage, Charlotte, NC; James J. Wood, CMB, First National Bank of Shelby,



L to R: Toby Goodlett, Immediate Past President; "Tuffy" Henderson, Secretary-Treasurer; Daniel Deaton, President; Ed Brown, President-elect; Gene Gaulin, Vice President

Shelby, NC, and Kenneth R. Cox, SouthTrust Mortgage Corporation, Columbia, SC. Barbara H. Martin, GE Mortgage Insurance Corporation, Raleigh, NC, joined the Board as an Associate director representing North Carolina. Samuel C. Waters, Rogers Townsend & Thomas, PC, of Columbia, SC, were elected as Associate Directors representing South Carolina.

Deaton is a graduate of the University of North Carolina, Chapel Hill. He is responsible for managing the operation of 20 CTX branch offices, 29 satellite offices and 17 ABAs, in ten states. Prior to joining CTX, he was Regional Senior Vice President for NationsBanc Mortgage.

President's Message



Remember the famous line from the movie *Taxi Driver* where tough cabbie Robert DeNiro is preparing to liberate Jodi Foster from the Prostitution Roughnecks? "Are you talking to me?" "You talkin to me?" "Are YOU talking to me?" Well, this is a much more passive plea to all members of our great association! Maybe it would be better phrased by saying "Will you talk to me?"

Daniel B. Deaton

As we begin this year, our industry is certainly in transition. Gone are the lowest rates in the past 40 years and so, too, the incredible refinance volume that has inundated us. How do we transition and what can your Mortgage Bankers Association do for you? Here goes:

Education is in the forefront! Licensing law changes in North Carolina and continuing education in both states make Education a key area of focus for our Association. Beyond "required" courses, MBAC hopes to add courses that would benefit all of you to help you do your job better or grow your business. I will share more on this at a later date, but as you assess your needs for this year, "Are you talking to me?"

Plan now to attend the Spring Educational Conference in Myrtle Beach. If you missed last year, you missed a "value added" convention focused on "Sales", "Service" and "Leadership." Who out there can't benefit from great training in these three areas? This year's conference promises even more value!

Legislative changes will most definitely be a part of the challenges to our industry. We're on top of it! Through our talented lobbyists and supported by your MAC PAC contributions, we've proven that the toughest challenges can be managed.

If you are reading this article but have not been involved in one or more of MBAC's programs, activities or committees, please consider stepping up this year. We are surrounded by some of the brightest and successful mortgage bankers in the nation. We need you! More than that, we need the success that a team of outstanding professionals can bring to MBAC.

As a wrap-up, I look forward to a great year as your President. I am surrounded by outstanding individuals who make up the officers, board and committee chairs for your Mortgage Bankers Association! Each of them is likewise supported by others who make up the committees or support the Association through sponsorship and participation. I close by quoting Howard Schulz, Chairman and CEO of Starbuck's when he said "Victory is much more meaningful when it comes not just from the efforts of one person, but from the joint achievements of many. The euphoria is lasting when all participants lead with their hearts, winning not just for themselves but for one another. **Victory is sweetest when it is shared!**"

It promises to be a great year!

Dahlgren, Spence, Receive Top Honors



Lisa Dahlgren, Wholesale Account Executive for Wells Fargo Home Mortgage in Charlotte, NC, was named Mortgage Banker of the Year at the annual convention in Hilton Head Island, SC.

T. Tolly Spence, Senior Account Executive with Radian Guaranty, Inc., in Raleigh, NC, was named Associate of the Year.



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

A past recipient of MBAC's Affiliate of the Year Award and the President's Award, Dahlgren has served on the MBAC Board of Directors as an Affiliate Director, and as Chair of MBAC's Young Mortgage Banker Committee and the Membership Committee. She currently serves as Chair of the Public Relations Committee, and is President-elect of the Charlotte Regional Mortgage Lenders Association.

Spence is an active member of seven industry associations, including MBAC and the North Carolina Association of Mortgage Professionals. As a member of the MBAC Education Committee, he worked closely with the Banking Commissions in both Carolinas to gain approval for continuing education courses. He served as Chairman of the MBAC Public Relations Committee and just completed a term as an Associate Director on the MBAC Board of Directors representing North Carolina.

The Bottom Line

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of the Carolinas, Inc.

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President's Council Directors

N.C. S.C.

Associations of the Year Honored



The Grand Strand Mortgage Lenders Association and the Charlotte Regional Mortgage Lenders Association are the winners of the 2003 MBAC Association of the Year awards. The Grand Strand Association scored its second consecutive win 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.



Among its other notable achievements during the year, the Grand Strand Association held a golf tournament that raised \$6,000 for MAC-PAC, sold Christmas trees to raise money for a local shelter for abused spouses, donated Christmas gifts for 91 children who had been displaced by tragedy or fire, and raised \$23,885 for a camp for children with cancer.

The Charlotte Regional Mortgage Lenders Association held a golf tournament that raised \$7,600 for Habitat for Humanity and collected pledges from members for a total of \$27,000 toward the cost.

“As we go through the books each year it’s impressive to see how much the local associations achieve and give back to their communities,” says MBAC Public Relations Chair Lisa Dahlgren. “I’d encourage all the associations to participate. It’s a great way to document just how much they’ve achieved during the year, and showcase those accomplishments.”

Honorable Mention

Several local associations were recognized for exceptional achievement in specific areas at the Awards Banquet:

The Mortgage Bankers Association of Western North Carolina members helped build wheelchair ramps for local residents and raised \$750 through a silent auction, to benefit a local battered women and children’s shelter, the ABCCM and the Rescue Mission.

The Raleigh Mortgage Bankers Association provided school supplies and snacks for homeless children at a local elementary school for the entire school year.

The Tri-County Mortgage Bankers Association, which had been nearly dormant, more than doubled membership to 25 firms and resumed regular monthly meetings.

The Mortgage Bankers Association of Wilmington, which had also struggled with declining membership, increased from 28 to 53 member firms, and launched a successful member survey to determine their needs and how best to meet them.

The Winston-Salem Mortgage Bankers Association held a golf tournament that raised \$6,000 for the MBAC Pope Scholarship Fund and joined forces with local realtors to raise \$27,000 for SCAN (Stop Child Abuse Now).

The Mortgage Lenders Association of Greater Charleston adopted a local highway. Member volunteers gather to clean up along the roadside each quarter. Members also help with arts and crafts projects at the local children’s hospital once a month.

The Mortgage Bankers Association of Greater Columbia and the Mortgage Bankers Association of Greater Greenville, both made their MAC-PAC goals.

The Mortgage Lenders Association of Hilton Head held its first harbor cruise. Its annual golf tournament raised \$7,000 to benefit United Way and the local Boys/Girls Club.



Marcum Receives President’s Award

The 2003 MBAC President’s Award was presented to Rhonda B. Marcum, President of Carolina Mortgage Services, Inc., in Charleston, SC.

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 Toby Goodlett praised Marcum for her “incredible support” of MBAC and its programs.

Marcum, a 30-year veteran of mortgage banking, has served as President, Vice President, Secretary-Treasurer and chaired several committees for her local association and is currently a member of its Legislative Committee, as well as Chair of the MBAC Single-Family Committee. She was named MBAC Mortgage Banker of the Year in 1998.

MAC-PAC Winners Announced

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

The Charlotte association raised \$11,700 for MAC-PAC to score their third consecutive win. The Charleston association raised \$9,387.

2003-2004 Committee Chairpersons

CMB.	Larry M. Dew, Jr., CMB	Mortgage Guaranty Ins. Corp.
CONVENTION	L. Diane Thompson.	CH Mortgage Company
EDUCATION	Kenneth R. Cox.	SouthTrust Mortgage Corp.
GSE/FHA/VA Sub-Committee	Ronnie Giberson	Countrywide Home Loans
EXECUTIVE.	Daniel B. Deaton	CTX Mortgage Company
GRIEVANCE	Toby W. Goodlett, CMB	First Citizens Bank DBA BOT/FBT
INCOME PROPERTY	W. Denton Burnette	Professional Mortgage Company
LEGISLATIVE (NC)	Henry V. Cunningham, Jr., CMB	Cunningham & Company
LEGISLATIVE (SC).	Alan H. Verch, CMB	Carolina First Mortgage Co.
LOAN ADMINISTRATION.	Charles R. Kelley	McCalla, Raymer, Padrick
LONG RANGE PLANNING	Eugene H. Gaulin	BB&T
MAC-PAC	Edward J. Brown	Harbourside Mortgage Company
MEMBERSHIP	Kathy K. Bickett.	SIB Mortgage Corporation
PUBLIC RELATIONS	Lisa T. Dahlgren.	Wells Fargo Home Mortgage, Inc.
SINGLE-FAMILY Co-Chairs:	Rhonda B. Marcum	Carolina Mortgage Services, Inc.
	Eugene H. Gaulin	BB&T
AFFORDABLE HOUSING Sub-Committee	Barbara H. Martin	GE Capital Mortgage Insurance
SCHOLARSHIP & RECOGNITION	Lisa B. Rogers.	Triad Guaranty Insurance Corp.
SPONSORSHIP.	David W. Cunningham.	Cunningham & Company
WHOLESALE/BROKER	Connie G. Hawkins	American Security Mortgage





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MBAC 48th Annual Convention • Hilton Head, South Carolina • September 2003

Have You Heard?



McDermott

American Security Mortgage, Charlotte, NC, recently announced **Greg McDermott** joined the firm as Area Manager for the Charlotte area. Before joining American Security, McDermott started the mortgage banking division of Scottish Bank in Charlotte.

Robert S. Goodling has opened a mortgage lending firm, **Red Brick Lending**, in Ballantyne Corporate Place in Charlotte, NC. Goodling, who has more than 15 years lending experience, was formerly with Wells Fargo Home Mortgage.



Goodling

Dawn Martin has been named Account Manager for South Carolina for MGIC. Martin resides in Columbia, SC.

Irwin Mortgage announced that **Dolly G. James** has joined the staff of its retail branch in Wilson, NC, as a loan officer. **Judy Brown** has joined the Irwin staff in Greensboro, NC, to serve as a personal loan officer in the Premier Federal Credit Union as part of The Credit Union Program from Irwin Mortgage. **Ray Gardener** has joined the Wilmington, NC, office as a loan officer, and **Cindy Mease** has been named a mortgage consultant at the Raleigh, NC retail branch.

LandAmerica Financial Group, Inc., has acquired INFO1. Effective August 31, the company name has changed to LandAmerica INFO1. **Syd Stickley** remains the Area Manager in Charlotte, NC.

No More, No Less



Brown

By **Edward J. Brown**
MAC-PAC Chair

First, I would like to congratulate Danny Deaton for spearheading a great MAC-PAC campaign last year. He not only accomplished our goal, but did so prior to our fall convention. Both Danny and Toby Goodlett lead MAC-PAC campaigns that were well organized, informative, and successful.

Through the continuing efforts of Dee, Alan Verch, Hank Cunningham and your Executive Board members, we have negotiated contracts with our two lobbyists that will enable our association to maintain the excellent representation we have enjoyed in the past within our current budget for MAC-PAC. This is welcomed news to the association, you as a contributor and me since I am

responsible this year for MAC-PAC. You don't have to give more, BUT I need you to give no less than last year.

According to a study conducted by the Center for Community Capitalism at The University of North Carolina, found that the N.C. predatory lending law cut abuses and did not dry up credit for borrowers. Loans with prepayment penalties of three years or more were cut by 72 percent after the law's passage. Similar prepayment penalties in S.C. rose by 260 percent. With the recent passage of the South Carolina Predatory Lending Law, we expect to see that number fall in line with N.C. shortly. MAC-PAC and our Legislative Committees were very involved with the final formation of these bills and your dollars made that happen.

With predatory lending behind us, why does the association still need you to contribute to MAC-PAC? Because the fight is never over. Abusive lenders always find ways around laws. These laws will need to be kept current with trends and possible modifications made in time. The S.C. law goes into effect on January 1, 2004 so we will need to give it some time to demonstrate its effectiveness. Nationally there are many issues that our state legislatures will need to keep up with in order for us to continue to our careers without the interference, both governmental and consumer that often inhibits our efforts.

It is the time of the year to be working on budgets for our companies and individually. We have enjoyed the fruits of the largest refinance era ever and now is the time to focus more on the basics of business. Set aside an amount to pledge to MAC-PAC and send in your pledge forms today. We have already seen the importance of how your money benefits our industry and we need to keep the momentum going.

2004 MBAC Lending University Single-Family Conference Slated for March 14-16, 2004



Rhonda Marcum

Mark your calendars now for the 2004 MBAC Single-Family Lending Education Conference March 14-16, at the Kingston Plantation/Embassy Suites in Myrtle Beach, SC.

"The Single-Family Committee will be meeting in a few days to finalize the agenda, but I can promise a selection of helpful topics on every aspect of the industry," says Committee Co-Chair Rhonda Marcum.

"Education and motivation in a changing market is what the local association members are telling us are most needed, so that will be our focus as we put together the programs. It will be a very full two days."

Motivational speaker and war hero Clebe McClary was such a tremendous hit at the annual Convention, he has been invited to return for the Single-Family Conference in the spring.

Stay tuned to *The Bottom Line* for additional updates.

Welcome New Members

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

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Terry Davis
RBC Centura

David Cunningham
Cunningham & Company

2004 Calendar of Events

March

9-10 **MBA of America Leadership Conference**
Washington, DC

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

14-16 **Single-Family Lenders Educational Conference**
Kingston Plantation/Embassy Suites
Myrtle Beach, SC

April

18-19 **26th Annual Income Property R/E Conference**
Ballantyne Resort Hotel
Charlotte, NC

May

4 **VA Origination Training**
Sheraton Greensboro Hotel
Greensboro, NC

6 **VA Origination Training**
Sheraton Columbia Hotel
Columbia, SC

June

15 **FHA Update Seminar**
Sheraton Greensboro Hotel
Greensboro, NC

17 **FHA Update Seminar**
Sheraton Columbia Hotel
Columbia, SC

July

14 **MBAC Quarterly Board Meeting**
CTX Mortgage Board Room
Charlotte, NC

September

23-25 **49th Annual Convention**
Hilton Head Marriott Beach & Golf Resort
Hilton Head Island, SC

October

24-27 **91st Annual MBA Convention**
San Francisco, CA

December

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

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

Call for Entries: South Carolina Housing Achievement Awards

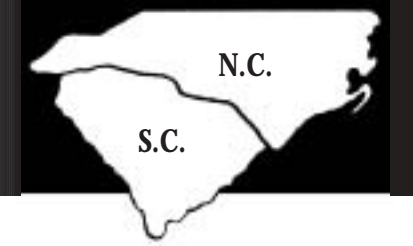
The State Housing Finance and Development Authority is accepting nominations for its annual South Carolina Housing Achievement Awards program. Now in its ninth year, the awards program celebrates the work of individuals and organizations making exceptional contributions to the state by providing and advancing affordable housing for South Carolinians.

Nominations may be made in one of seven categories: Public Sector, Private Sector-nonprofit, Private Sector-for profit, Housing Development, Elected Official, Volunteer, and Creative Partnerships. Nominees must have been instrumental in creating or supporting affordable housing, implementing housing-related programs, or assisting others in solving housing problems. Any group or individual may submit one or more nominations, but nominees are limited to one category only. The work honored does not have to include State Housing Authority funding or program involvement, but it must have resulted in affordable housing for South Carolina.

Entries should be made on the official nomination form. Supporting documentation, such as additional testimonials or photographs, may be submitted but cannot be returned. There is no entry fee. All nominations must be received by Monday, December 1, 2003.

Please call the State Housing Authority, (803) 734-2367, to request an entry form or for additional information. Nomination forms may also be completed online: www.sha.state.sc.us/awards.html The 2003 South Carolina Housing Achievement Awards honorees will be announced February 4-5, 2004 at the Palmetto Affordable Housing Forum to be held in Columbia at the Adam's Mark Hotel.

Carolinas' Corner



Charlotte Regional Mortgage Lenders Association



CRMLA President Sarah Teague, center, holds the banner as members celebrate being named Association of the Year at the 48th annual MBAC convention in Hilton Head.



Mae Johnston of the Charlotte office of Cities In Schools, inspects the school supplies donated by CRMLA members at the September 4 luncheon meeting.



Rob Melton (AIG United Guaranty, Charlotte, NC) and his wife, Donna, recently returned to from Russia, with a new daughter, AnnaGrace Viktoria Melton, to complete their family, which already includes two big brothers.



A silent auction at CRMLA's annual pig pickin' October 1, raised \$1,400 for Habitat for Humanity. Left to right, Bruce Berry, Sarah Teague and David Cunningham, take a breather before the auction.



After plenty of barbecue and fixin's, members danced off some of the calories.

Mortgage Lenders Association of Greater Charleston



A Fraud seminar on August 15, drew more than 20 members. (Charlotte Weeks, left, with speaker Vicky Depinto)

Tri-County Mortgage Bankers Association

The Tri-County Mortgage Bankers Association traveled to Rutherford County for its September meeting, a guided tour of beautiful Lake Lure on a pontoon boat, followed by dinner at Larkins on the Lake, and a spectacular view of the lake and mountains (including Chimney Rock).



L to R, the Captain, Lee, Dani, Tonya and Jeff

Mortgage Lenders Association of Greater Hilton Head

South Carolina State Senator Scott Richardson and the South Carolina Executive Director of Consumer Affairs were the guest speakers at the association's August meeting.

Mortgage Lenders Association of Greater Charleston



More than 100 members were on hand for the association's annual Harbor Cruise June 12.



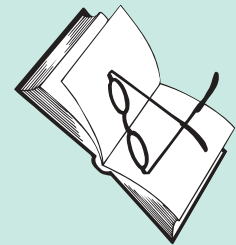
Mark Your Calendar!

Mortgage Bankers Association of the Carolinas, Inc.

presents

*Single-Family Lenders Educational Conference
"Lending University"*

March 14-16, 2004



*Kingston Plantation/Embassy Suites Hotel
Myrtle Beach, SC*

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