



PRIME Interest



NAPMW National Association of
Professional Mortgage Women
Houston

**Look for information about our upcoming
events and meetings at our website:
www.NAPMWHouston.org**

Hello Houston & The Woodlands:

If you're like me I know that you keep asking where does the time go? Although we get busy and no matter which aspect of the Mortgage Industry you're in, one thing must take place: Training. In a recent poll, the top 20% in our field (which as you know completes 80% of the business) stated they spend at least 50 days each year in some type of training. This month's NAPMW education class on July 10th is covering Appraisal Updates with NAPMW Houston Platinum Sponsor, Mike Brubaker. In addition, our guest speaker for General Meeting on July 8th is Barbara Davis-Kelly. She will be speaking on "FHA without Fear: Current and Coming FHA Underwriting and Processing Guidelines". On July 17th, NAPMW Houston is holding an Underwriting Panel in the Woodlands.

September 18th – 20th is the NAPMW Regional Conference. Although our members aren't always able to attend the regional conference, Houston is the host city this year! Kathryn Hardeman is the Education Chair for the event, so I know it will be an incredible venue for educational opportunities. This year, our Trade show will be in conjunction with the conference and will also serve as the welcoming reception. Information will soon be sent out for advertising options for both events, and we look forward to seeing you at this wonderful event.

Volunteers wanted! If you would like to volunteer for any of our committees, including the trade show or conference, please call me or Ed Nelson.

It's a great way of networking, and the benefits far outweigh the minimal work put in.

Quick Marketing tip: Set a goal to call or meet 5 new people each day. When completed, you will talk with 150 new people each month, and 1,800 each year. With an average marketing return rate of 1% - 3%, you will create 18 – 54 new clients each year.

So to summarize, I first told you... "I know you're busy!"... and how did I end? "Put 5 more events on your schedule, make sure to volunteer, and call at least 5 people each day!" With a little effort, you can make it happen.

I look forward to seeing everyone at our new location Bice Ristorante for this month's General Meeting.

Sincerely,



Scott Hilton
2008-2009 President

NAPMW's

Headquarters Heads Up

NAPMW - Serving All Mortgage Professionals Who Want To Excel And Employers Who Want Excellence.

Important Reminders

IMPORTANT NOTICE

2008-2009 Officer Updates**Don't Forget to Send your Updated info to National Headquarters**

Your National Headquarters Staff is currently working to make updates to all Local Association Rosters with any changes for your 2008-2009 Slate of Officers. Our goal is to have all these updates in place prior to generating rosters the week of June 23rd for the monthly mailer. In order to meet this goal, we need all local associations to please provide their updates by no later than Monday, June 16th, 2008. If you've already sent your information – THANK YOU! If not, please email your updates to info@napmw.org by the 06/16/08 deadline.

June 2008 Dues Billing Reports Are Posted Online

The reports detailing June 2008 Billing (First Notices Sent, Second Notices Sent, and Lapsed Members) are now available online at NAPMW.org. To access the reports:

- Log in to the [member area](#)
- Select "Resource Library"
- Then select "Membership Reports"

Share Your Memories of New Orleans

Your Headquarters Staff is currently working on the "post-conference" issue of Notes & Deeds, and we'd like to include lots of photos. We can't guarantee your picture will be used in print, but we'll do our best to include a wide variety of friendly NAPMW faces. Please email your digital photos to info@napmw.org. If you have a whole bunch, and you're willing to burn them to CD, please send those to: PO Box 140218, Irving, TX 75014-0218. Thanks so much for sharing your memories of New Orleans!

Headquarters Contact Information

NAPMW Headquarters

PO Box 140218
130 E. John Carpenter Freeway
Irving, TX 75014-0218
PHONE: (800) 827-3034
FAX: (469) 524-5121
EMAIL: info@napmw.org

**LAST CHANCE TO REGISTER FOR 2008-2009
TREASURER TRAINING**

In accordance with the National Bylaws, as well as the Model Local Bylaws, all Treasurers must have completed nationally approved Treasurer Training prior to taking office.

Please Note: If you have previously taken the nationally approved Treasurer Training, you are exempt.

- **Saturday, June 14th, 2008**
8:30 a.m. Pacific/9:30 a.m. Mountain/10:30 a.m.
Central/11:30 a.m. Eastern

[Click Here](#) to Register for the Webinar on Saturday, June 14th

**The webinar session will last for approximately one hour.

Remember, all Treasurers and Treasurer Candidates who have not previously completed the nationally approved Treasurer Training are required to complete training prior to taking office.

In the interim, prior to the 2008-2009 Treasurer completing the training course, the 2007-2008 Treasurer should sign checks as needed, transferring that responsibility once the training requirement is fulfilled. If for any reason the link to register in this email does not function properly for you, please log into NAPMW.org and navigate to the "Treasurer Resources" page within the Member Area. The link to register is also on that web page.

If you have any questions regarding the Treasurer Training, please email info@napmw.org.

Mark Your Calendars

Save the date and start making plans to attend NAPMW's 45th National Education Conference in Anaheim California. Get ready to **DREAM BIG...Through Education and Beyond!**

When: March 10-15, 2009

Where: Walt Disney Park & Resorts, 1150 Magic Way, Anaheim, CA

Your 2009 Conference Committee is already hard at work planning to bring you the mortgage industry's premier educational event and networking opportunity. Watch your Headquarter's Heads Up Email and the NAPMW.org web site for more information coming soon.

OFHEO: GSE Appraisal Code Subject to Change

American Banker | Wednesday, June 11, 2008

By Kate Berry

SAN DIEGO — The appraisal standards that Fannie Mae and Freddie Mac have agreed to adopt under their March deal with New York Attorney General Andrew Cuomo could be altered, a top official at the government-sponsored enterprises' regulator said.

The GSEs are in the process of summarizing comments received from industry participants and will send them to the Office of Federal Housing Enterprise Oversight by mid-July, Alfred Pollard, the agency's general counsel, said Monday. "A lot of folks seem to feel it's over or it has already happened, and that simply is not the case," Mr. Pollard said. "The code of conduct remains very much a less-than-complete document. We recognize the potential of unintended consequences."

He was speaking via a live video feed during a panel discussion at a conference sponsored by Veros Software Inc. Mr. Pollard would not answer questions about the preemption issues that have been raised by Comptroller of the Currency John Dugan, who has said that OFHEO and Mr. Cuomo have no legal basis to dictate how federally regulated banks sell mortgages to the GSEs.

Robert Murphy, a senior business manager of credit policies and controls at Fannie, said during the panel discussion that the two GSEs have received close to 40,000 comment letters from lenders, mortgage brokers, and appraisers. Mr. Pollard said the comments "will be the basis" of further discussions with Mr. Cuomo.

"OFHEO will look to see what type of amendments and changes are in order," he said. "As soon as the enterprises can work through this, it will be deployed with sufficient time for people to look at implementation and ask questions." Regulators will meet "shortly" with the GSEs, which will need four to five months to implement the new standards, Mr. Pollard said.

He would not give specifics about what might change. Nor would Mr. Murphy or Jacquie Doty, Freddie's director of collateral policy, who also spoke on the panel.

However, Mr. Pollard said the prohibition against using an appraisal prepared by an entity that is wholly or partly owned by the lender "is clearly an area of great concern, so it will be an issue that will need to be gone over." Under the deal struck in March between Mr. Cuomo and the GSEs (and sanctioned by OFHEO), lenders will not be able to sell mortgages to Fannie or Freddie unless they adhere to the new appraisal standards.

The "Home Valuation Code of Conduct" stemmed from an investigation by Mr. Cuomo in November of First American Corp. of Santa Ana, Calif., and eAppraisalT LLC, which Mr. Cuomo accused of inflating home prices under pressure from Washington Mutual Inc. As a federally regulated thrift company, Wamu fell outside his jurisdiction, so Mr. Cuomo subpoenaed Fannie and Freddie for details about Wamu's loans and the GSEs' due diligence practices related to appraisals.

Mr. Pollard said OFHEO "did send off an unpleasant letter" to Mr. Cuomo's office "indicating that they should have contacted us." However, Mr. Pollard said, "there was a legitimate concern" about appraisal practices in the industry. He cited recent criminal indictments and convictions in which "a major element has been appraisals." Hence, "we injected ourselves into the investigation side." Mr. Pollard said the comment period, which ended April 30, was "a golden opportunity" for industry participants to have their voices heard on the subject.

Mr. Murphy said most of the comments received fell under roughly 10 categories, including whether Mr. Cuomo had the authority to impose the terms of the agreement; restrictions on in-house appraisers; the lack of portability of appraisals; the impact on appraisers from pushing the business to third-party appraisal management companies; increased costs for lenders and borrowers; and a lack of appraiser training and accountability.

The code forbids lenders from attempting to sway appraisers through "coercion" and lists 10 ways this might happen, such as by "allowing the removal of an appraiser from a list of qualified appraisers." Mr. Murphy said "a common misconception" about the code is that those 10 actions are forbidden in all instances.

Similarly, Ms. Doty said the code "refers to the attempt to influence," and that behaviors that are part of normal business practices would not be affected "unless there was an attempt to influence or [someone was] actually influencing" an appraisal.

Best Cities to Live, Work and Play

Wednesday, June 4, 2008 provided by 

These ten great places will only get better.

Our approach this year to picking the ten best cities in which to live and work was simple: Look for places with strong economies and abundant jobs, then demand reasonable living costs and plenty of fun things to do. When we ran the numbers, some of the names that popped up made us do a double take at first. So we hit the road to meet movers, shakers and regular folks, experience the ambience and take in the sights.

We discovered that our numbers guru, Kevin Stolarick, hadn't steered us wrong. Stolarick, research director at the Martin Prosperity Institute, a think tank that studies economic prosperity, says: "Our formula highlights cities not just with strong past performance, but also with all the ingredients for future success." One key to a bright future is a healthy shot of people in the creative class. People in creative fields -- scientists, engineers, architects, educators, writers, artists and entertainers - are catalysts of vitality and livability in a city.

The cities that made our list also represent larger surrounding areas. And because we understand that city living isn't for everyone, we've highlighted some great suburbs, too.

Pack a bag and join us on a tour of the Best Cities for 2008 and prepare for some surprises.

Number 1: **Houston**

Population: 5,542,048

Population Growth Since 2000: 14.9%

Percentage of Workforce in Creative Class: 31.3%

Cost-of-Living Index: 88.1 (100 being national average)

Median Household Income: \$50,250

Income Growth Since 2000: 13.1%



Houston Convention & Visitor's Bureau



BRUBAKER AND ASSOCIATES
real estate appraisers and consultants



4900 Woodway Drive

Suite 650

Houston, Texas 77056

Phone: 713.871.0005

Fax: 713.871.1358

Thomas E. Black, Jr., P. C.*

Calvin C. Mann, Jr., P. C.

Gregory S. Graham, P. C.

David F. Dulock

Diane M. Gleason

Benjamin R. Idzlak **

Shawn P. Black **

Thomas L. Kapiotas

Margaret A. Noles

Robert J. Brewer

Marc E. Sanders ***

* Also Licensed in Iowa, New York,
Washington and West Virginia

** Also Licensed in New York

*** Licensed in New Mexico

June 6, 2008

To: Clients and Friends

From: David F. Dulock

Subject: Mortgage Broker/Banker Rules: Notice of Review, Re-adoption, Revision or Repeal by the Finance Commission of Texas

The Finance Commission of Texas has filed in the June 6, 2008 *Texas Register* (Volume 33, Number 23) a notice of intention to review and consider for re-adoption, revision or repeal, the following sections of the Texas Administrative Code, Title 7, Part 4:

(1) Chapter 80, relating to Mortgage Broker and Loan Officer Licensing:

- Subchapter A, §§80.1 - 80.7, relating to Licensing;
- Subchapter B, §§80.8 - 80.11, relating to Professional Conduct;
- Subchapter C, §§80.12 - 80.14, relating to Administration and Records;
- Subchapter D, §80.15, relating to Complaints and Investigations;
- Subchapter E, §80.16, relating to Hearings and Appeals;
- Subchapter F, §80.17, relating to Interpretations;
- Subchapter G, §80.18, relating to Enforcement of Liens;
- Subchapter H, §80.19, relating to Savings Clause;
- Subchapter I, §§80.20 and §80.21, relating to Inspections and Investigations;
- Subchapter J, §80.22, relating to Forms; and
- Subchapter K, §80.23, relating to Annual Reports;

(2) Mortgage Banker Rules:

- Chapter 81, §81.1 and §81.2, relating to Mortgage Banker Registration.

The Commission will accept comments until July 7, 2008, as to whether the reasons for adopting chapters 80 and 81 continue to exist.

The Texas Department of Savings and Mortgage Lending, which administers these rules, believes that the reasons for adopting the rules contained in chapters 80 and 81 continue to exist. Written comments pertaining to this notice of intention to review should be directed to Caroline C. Jones, Chief Thrift Attorney, Texas Department of Savings and Mortgage Lending, 2601 N. Lamar Boulevard, Suite 201, Austin, Texas 78705-4207, or by e-mail to cjones@sml.state.tx.us. Any proposed changes to the rules as a result of the review will be published in the Proposed Rules section of the *Texas Register* and will be open for an additional 30-day public comment period prior to final adoption or repeal by the Commission.

For those clients who wish to see changes in one or more of the above rules, we urge you to submit comments to the Texas Department of Savings and Mortgage Lending for its consideration.

MGIC
Homeownership Today

Dear NAPMW Houston!

I am finally going off in July to fulfill my dream of living in a mountain town in Evergreen, Colorado. It has been a long wait and lots of hard work.

When I relocated from Detroit, Michigan in 1984, I was just finishing my 360 days of service to the Southeastern Michigan APMW as their Local President. I joined back in 1979 and really enjoyed the group of 25 members.

Using the wonderful network of members, I contacted Betsy Costa, the President of Houston APMW and asked her to recommend any good mortgage companies to interview with and what was the average pay of a Servicing Manager with 16 years of experience? Well Betsy lined me up with interviews at two employment services and with Mortgage and Trust, American Mortgage and North American Mortgage. I was hired by Larry Litton at North American Mortgage Company to handle their 300 Commercial Loans and my new life in Texas took off!

Of course, I immediately joined Houston APMW and never before had I ever met such dynamic, outgoing and successful women in the mortgage industry. These women had big hair, big jewelry and a "Can Do" attitude! When I served Houston as President in 1985-86 we had over 300 members and were always competing with Dallas for the largest membership numbers. Talk about filling some big shoes – following Glenyce Holly, Betsy Trice, Betsy Costa and Pat Diedrich as fabulous Presidents was humbling. Standing at a podium in front of hundreds of leaders and being a Yankee was frightening. Behold the power of NAPMW and its leadership opportunities.

NAPMW Houston has trained thousands of employees in the Houston Mortgage Industry. I know the employers truly see the benefit of their employees being members and supporting their continuous education. After all, our National Defining Statement is: NAPMW serves all mortgage professionals who want to excel and employers who want excellence.

NAPMW Houston has had many accomplishments. We hosted the largest and most profitable Education Conference in 1986 and featured keynote speakers: Sally Ride, first woman Astronaut and Martha Turner, Martha Turner Properties. We have held huge Chili Cook Offs, Casino Nights, Putt-Putt Tournaments, Bowling Tournaments, Women Only Golf Tournaments, consistent monthly educational meetings, timely educational seminars and now promoting a Woodlands group. What I am most impressed is our respect for and joint education with the GHAMB and HMBA. The last several years I have been so proud to see the grooming of our Local Board and the excellent job they have done as volunteers! We currently are the largest Association in the country – wow!

I want to thank every member that helped me, trained me or was a role model to me. I will join the NAPMW Denver Association and maybe form a new one in Evergreen.

Houston – I have ate too much; spent too much; stayed up too late; and laughed, cried and dance! Thank you for all the education, all the memories and the time of my life. Wishing you all the best – see you at the next Educational Conference in Disneyland!

Truly,
Kathie Kosicki, GML
2005-2006 Past National NAPMW President



MEMBERSHIP CORNER

BY Richard Alvarado – 3rd VP Membership/Dues Collector

*Thank you Houston and The Woodlands.
THANKS TO YOU AND YOUR CONTINUED SUPPORT NOT ONLY ARE WE
NUMBER 1 FOR CENTRAL REGION
BUT WE ARE NUMBER 1 NATIONALLY!!!
Keep spreading the word about NAPMW Houston.*

*Remember you get twice the education for the same low membership price.
Whether you join in Houston or in The Woodlands
you can take advantage of all that we have to offer locally.*

WELCOME TO OUR NEW MEMBERS

**Richard Brown with Indy Mac Bank referred by Scott Hilton
Guilford Van Hoozer with Franklin Bank referred by Richard Alvarado
Sharon Roth with Roth Realty & Mortgage referred by Richard Alvarado**

THANK YOU FOR RENEWING

**MaryAnn Regan with Brubaker and Associates
Ed Nelson with Liberty Mutual
Charles Dabney with Third Coast Bank
Monica Patrana with Fortes Residential**

*Don't forget to update the National Website
if your contact information has changed and also send me notice
so that I can update your information on our database.
Email me at Richard@Richardnalvarado.com*

A 10% discount is available to companies who have five or more employees who are Bronze, Silver, or Gold members. However, it is a rebated discount that is sent to the corporation annually. All members pay the full membership fee at the time of their membership and at the end of the program year we run the calculations to find those companies who are eligible for the rebate and then send the total rebate for those memberships to the corporate office. If the company is small and all the employees are from the same office it is clear that we send the rebate there. In cases where the company is larger in scope and the members are all across the US then we send the rebate to the corporate office.





EVENT SCHEDULE

General Meetings

- 07-08-2008
11:30am
Topic: FHA without Fear:
Current and Coming FHA
Underwriting and
Processing Guidelines
Check-in:
11:00am
Place: Bice Ristorante
Speaker: Barbara Davis-
Kelly
[Map](#) | [Details](#) | [RSVP!](#)
- 07-17-2008
11:30am
Topic: Woodlands:
Underwriting Panel
Check-in:
11:00am
Place: Cafe Adobe
Speaker: TBD
[Map](#) | [Details](#) | [RSVP!](#)
- 08-12-2008
6:00pm
Topic: Trade Show
Check-in:
5:30pm
Place: HESS Club
Speaker: TBD
[Map](#) | [Details](#) | [RSVP!](#)
- 09-09-2008
11:30am
Topic: Industry Updates /
Calvin Mann
Check-in:
11:00am
Place: Bice Ristorante
Speaker: TBD
[Map](#) | [Details](#) | [RSVP!](#)
- 09-18-2008
11:30am
Topic: Woodlands:
Commercial Lending
Check-in:
11:00am
Place: TBD
Speaker: Silver Hill
[Map](#) | [Details](#) | [RSVP!](#)
- 10-14-2008
11:30am
Topic: FHA / VA / Panel
Check-in:
11:00am
Place: Bice Ristorante
Speaker: Juliana Brock
[Map](#) | [Details](#) | [RSVP!](#)
- 11-11-2008
11:30am
Topic: USDA
Check-in:
11:00am
Place: Bice Ristorante
Speaker: TBD
[Map](#) | [Details](#) | [RSVP!](#)
- 12-09-2008
11:30am
Topic: TBD
Check-in:
11:00am
Place: Bice Ristorante
Speaker: TBD
[Map](#) | [Details](#) | [RSVP!](#)

Educational Meetings

- 07-10-2008
9:00am
Topic: Appraisal Updates
Check-in:
8:45am
Place: Texas Real Estate Academy
Speaker: Mike Brubaker
Length: 3 hours CE
[Map](#) | [Details](#) | [RSVP!](#)
- 08-14-2008
9:00am
Topic: Fraud and Compliance -
Local Law Enforcement
Check-in:
8:45am
Place: Texas Real Estate
Academy
Length: 3 Hours CORE
[Map](#) | [Details](#) | [RSVP!](#)
- 08-21-2008
1:30pm
Topic: Woodlands: Foreclosure
Listing
Check-in:
1:00pm
Place: The Woodlands Chamber
of Commerce
Length: 3 hours CE
[Map](#) | [Details](#) | [RSVP!](#)
- 10-09-2008
9:00am
Topic: HUD-1/Title/Closing
Check-in:
8:45am
Place: Texas Real Estate
Academy
Length: 3 Hours CORE
[Map](#) | [Details](#) | [RSVP!](#)
- 10-23-2008
1:30pm
Topic: Woodlands: Advanced
Processing
Check-in:
1:00pm
Place: The Woodlands Chamber
of Commerce
Speaker: Monica Wright
Length: 3 Hours of CE Credit
[Map](#) | [Details](#) | [RSVP!](#)
- 11-13-2008
9:00am
Topic: Underwriting the Self
Employed
Check-in:
8:45am
Place: Texas Real Estate
Academy
Length: 3 Hours CE
[Map](#) | [Details](#) | [RSVP!](#)

Are you looking for some inexpensive advertising?

Place an AD in the NAPMW-Houston Newsletter!!



Our newsletter is distributed to over 1,000+ mortgage professionals on a monthly basis and we want to give you the opportunity to get in on the action! Pricing is for 12 rolling issues and is as follows:

- Full Page: \$250 (member price) or \$300 (future member price)
- One half Page: \$125 (member price) or \$150 (future member price)
- One quarter Page: \$60 (member price) or \$75 (future member price)
- Business Card Ad: \$25 (member price) or \$30 (future member price)

Please contact **Aaron T. Hansz at 832.439.3280** or at aaron@akgco.com with any questions!

HELP WANTED FOR NAPMW-HOUSTON

MEMBERSHIP:

Want to help in growing our organization? Contact Richard to help with the Membership Committee!

Richard Alvarado
713-254-1530
richard@Richardnalvarado.com

SERVICES AND RESOURCES:

Like throwing parties? No one likes to throw a party as much as Mark does so give him a call today and join the fun!

Catherine Farah
713-522-7474
catherine.farah@brooksb Ballard.com

NEWSLETTER:

Have a topic to add to the Newsletter, need to advertise to over 2,000 LO's, brokers, and other members of NAPMW, or want to have a subject further explored? Call Aaron!

Aaron T. Hansz
832-439-3280
aaron@akgco.com

Are you a designated mortgage professional? If not, WHY?

As competition increases, customers will demand knowledgeable and well-versed individuals to access and serve their needs. If you do not understand the mortgage industry, federal regulations, and all facets of the loan cycle, you may be left behind. As customers themselves become more educated about the mortgage process, shouldn't you?

The Institute of Mortgage Lending offers three designations...

Graduate of Mortgage Lending (GML)

Experience Level: 1 or more years in the mortgage industry
Prerequisites: None
Participation Requirement: Correspondence or Online
Written Exam: Yes
Oral Exam: No
Continuing Education: Yes



Master of Mortgage Lending (MML)

Experience Level: 1 or more years in the mortgage industry
Prerequisites: Graduate of Mortgage Lending
Participation Requirement: Correspondence
Written Exam: Yes
Oral Exam: No
Continuing Education: Yes



Certified Mortgage Instructor (CMI)

Experience Level: 3 years professional experience in the mortgage industry
Prerequisites: Instructor Development Workshop
Participation Requirement: Workshop Participation
Written Exam: No
Oral Exam: No
Continuing Education: Yes



The Institute of Mortgage Lending offers individual GML/MML/CMI course registrations, as well as a corporate licensing program that provides corporations with the opportunity to participate in the GML/MML/CMI designation programs for their company employees. To register contact the NAPMW Offices at (800) 827-3034 or write to the Association at - info@napmw.org or cindy@napmw.org.



NAPMW HOUSTON 2008 – 2009 EXECUTIVE BOARD

President

Scott Hilton

Texas Real Estate Academy
scott@scotthilton.com
Work: 713-774-9899 x102
Cell: 281-932-4739

President-Elect

Beth Salazar

LBJ Mortgage
lbjmortgage-pro@sbcglobal.net
Work: 281-642-2200

1st Vice President / Education

Kathryn Hardeman

First Capstone Mortgage
Kathryn@KathrynHardeman.com
Work: 713-550-8710
Cell: 281-460-0777

2nd Vice President / Services & Resources

Catherine Farah

Brooks Ballard
catherine.farah@brooksballard.com
Office: 713-522-7474

3rd Vice President / Membership / Dues Collector

Richard Alvarado

First Horizon Wholesale
Richard@Richardnalvarado.com
Cell: 713-254-1530

Treasurer

Peggy Michel

Black, Mann & Graham LLP
pmichel@bmandg.com
Work: 713-871-0005

Director of Programs

Ed Nelson

Liberty Mutual
ebnelson42@hotmail.com
281-320-1181

Corresponding

Secretary/Newsletter

Aaron T. Hansz

Financial Advisor
aaron@akgco.com
Work: 281-693-2277
Cell: 832-439-3280

Recording Secretary / Minutes

Yvonne Weiss

Wells Fargo
yvonne.weiss@wellsfargo.com
Cell: 713-398-5333

Director of Arrangements

Tara Rock

Franklin American
trock@franklinamerican.com
Work: 877-496-1900
Cell: 281-300-7625

Sunshine Committee Chair

Mary Ann Regan

Brubaker & Associates
mregan@brubakerandassociates.com
Work: 713-464-4666
Cell: 713-823-0336

Parliamentarian

Pam Daine

Citi Wholesale
pamela.daine@abnamro.com
Cell: 832-326-9363
Fax: 281-304-6531



FALL in LOVE with NAPMW!

*I came for the Education... I stayed for the friends...
What I received... an Enhanced Mortgage Career!*

EDUCATION

FREE Educational Training on Topics such as:

SML Compliance
Mortgage Lending Laws
Credit Scoring
Processing Guidelines
FHA / VA
Identity Theft
Underwriting Panels

and more!

Our accredited education events are usually every other month and are FREE to NAPMW Houston Members.

Get the schedule:
www.NAPMWHouston.org

Look for information about our future events and meetings at our website:
www.NAPMWHouston.org

MEMBERSHIP INCLUDES:

Incredible Networking Events
Increasing Leads
Notes and Deeds (4 printed issues)
Individual Insurance Coverage
Discounts at NAPMW Events
NAPMW Branded Credit Card
Online Membership Listing
Access to Members-Only Content on NAPMW Website!

DISCOUNTS INCLUDE:

GML and MMLS Credentials
Certified Flood Systems Services
Subscription to Mortgage Originator
Subscription to Origination News
DHL Airborne Express Shipping
Broadwing Long Distance Communication Services

For information about joining NAPMW Houston, please contact Richard Alvarado at 713-254-1530 cell.