



PRIME Interest



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

Hello Houston & The Woodlands,

Your president Kathryn Hardeman asked me to write this month's presidents letter to let you know that we have brought our education to the Woodlands. We had a very successful education class in March and we had 12 members that joined that day! First I would like to thank our speakers FNMA – Nadia Najera, AIG United Guaranty – Candy Lewis & MGIC – Ashley Wenmohs. Thank you to First Horizon – Lauren Bokel for being our education room sponsor for the Woodlands. The turn out for the class was outstanding and we received very positive feedback that day which was wonderful. The new members are excited and are going to help promote us in the Woodlands to expand our membership. I have several people that are interested in serving on a committee to help keep this going strong.

We are going to try to keep the education classes in the Woodlands every other month on the 3rd Thursday was the majority of the responses that I received from the surveys that were passed out at the class. As we are expanding you will see flyers for the different education classes that we are offering so be sure to check the dates and the location to make sure that you RSVP for the right class. Remember with your membership you can attend either education class whether it is in the Houston area or the Woodlands. I would also like to thank Candy Lewis for all her help that she gave to me at the class and at the social.

We also had a social after the class at the Side Street Pub as part of our membership drive in the Woodlands. We could not have done that without our sponsors for the event. Big thanks to First Horizon – Lauren Bokel/Richard Alvarado, Kroll Factual Data – Diane Snodgrass, SunTrust Mortgage – Mendy Gregory, Land Title USA – Lois Shanks. Your continued support of NAPMW Houston is greatly appreciated.

On April 10th we have our annual bowling tournament at AMF Bunker Hill Lanes from 6pm – 9 pm. Get your teams together as this is one event that you don't want to miss. This is a great networking opportunity and to just have some fun. Don't forget that we have the National Education Conference coming up in May and that your elected delegates will be representing you at the conference. You can go to the national website for more information at www.napmw.org

Since I have the floor right now, I must give big praises to Kathryn who has done an outstanding job as your president this year. Congratulations on a job well done. Thank you to all our members for helping make Houston number 1. I enjoyed being your president in 2006-2007 and am enjoying being your current membership chair.

Sincerely,

Richard Alvarado

2007-2008 3rd Vice President Membership/Dues
Collector



Residential & Commercial
Spring Break
Networking
PARTY™

Monday, May 19, 2008

J.W. Marriott Houston
5150 Westheimer • Houston, Texas

**FREE to TAMB Members, All Texas Mortgage Brokers
and their Loan Originators**
Just present your business card
for **FREE** admission!

To all Mortgage Lenders and Affiliated Service Providers ...
Don't miss this opportunity to join 100+ Lenders and Affiliates and
over 1,500 Texas Mortgage Brokers and their Loan Originators at the
Texas Residential & Commercial Spring Break Networking Party.

LENDERS & AFFILIATES: For more information on how you can obtain your **COMPLIMENTARY** tabletop space
and become part of this exciting event, call The Mortgage Press at (800) 890-8090, ext. 4.



Fact Sheet

Media Relations Office

Washington, D.C.

Media Contact: 202.622.4000

www.irs.gov/newsroom

Public Contact: 800.829.1040

Facts about the 2008 Stimulus Payments

FS-2008-15, February 2008

Starting in May, the Treasury will begin sending economic stimulus payments to more than 130 million individuals. The stimulus payments will go out through the late spring and summer.

The vast majority of Americans who qualify for an economic stimulus payment will not have to do anything other than file their 2007 individual income tax return to receive their payment this year. They will not have to complete applications, file any extra forms or call the Internal Revenue Service to request the payment, which is automatic. The IRS will determine eligibility, figure the amount and issue the payment.

Stimulus payments will be direct deposited for taxpayers selecting that option when filing their 2007 tax returns. Taxpayers who have already filed with direct deposit won't need to do anything else to receive the stimulus payment. For taxpayers who haven't filed their 2007 returns yet, the IRS reminds them that direct deposit is the fastest way to get both regular refunds and stimulus payments.

Basic Eligibility

The IRS will use the 2007 tax return to determine eligibility and calculate the basic amount of the payment. In most cases, the payment will equal the amount of tax liability on the return with a maximum amount of \$600 for individuals (\$1,200 for taxpayers who file a joint return) and a minimum of \$300 for individuals (\$600 for taxpayers who file a joint return).

Even those who have little or no tax liability may qualify for a minimum payment of \$300 (\$600 if filing a joint return) if their tax return reflects \$3,000 or more in qualifying income. For the purpose of the stimulus payments, qualifying income consists of earned income such as wages and net self-employment income as well as Social Security or certain Railroad Retirement benefits and veterans' disability compensation, pension or survivors' benefits received from the Department of Veterans' Affairs in 2007. However, Supplemental Security Income (SSI) does not count as qualifying income for the stimulus payment.

Low-income workers who have earned income above \$3,000 but do not have a regular filing requirement must file a 2007 tax return to receive the minimum stimulus payment. Similarly, Social Security recipients, certain Railroad retirees, and those who receive the veterans' benefits mentioned above must file a 2007 return in order to notify the IRS of their qualifying income.

The IRS emphasized that people with no filing requirement who turn in a tax return to qualify for the economic stimulus payment will not get a tax bill. People in this category will not owe money because of the stimulus payment.

Limitation

To be eligible for a stimulus payment, taxpayers must have valid Social Security Numbers. Anyone who does not have a valid Social Security Number, including those who file using an Individual Taxpayer Identification Number (ITIN), an Adoption Taxpayer Identification Number (ATIN) or any other identification number issued by the IRS is not eligible for this payment. Both individuals listed on a married filing jointly return must have valid Social Security Numbers to qualify for a stimulus payment.

Eligibility for the advance payment is subject to maximum income limits. The payment amounts will be reduced by 5 percent of the amount of income in excess of \$75,000 for individuals and \$150,000 for those with a Married Filing Jointly filing status.

Individuals who pay no tax and who have less than \$3,000 of qualifying income will not be eligible for the stimulus payment.

Additional Payments for Parents and Others with Qualifying Children

Parents and anyone else eligible for a stimulus payment will also receive an additional \$300 for each qualifying child (subject to income phase-outs). To qualify, a child must be eligible under the Child Tax Credit and have a valid Social Security Number.

Anyone who is not eligible for the basic payment amount due to the phase-out provision or any other exception will not be eligible for this additional amount for children.

Special Circumstances for Recipients of Social Security, Railroad Retirement and Certain Veterans Benefits

Individuals who receive Social Security benefits, Railroad Retirement benefits and certain veterans' benefits may have to follow special filing requirements in order to receive the basic amount:

Those who have already filed a 2007 return reflecting qualifying income of \$3,000 or more do not have any additional filing requirements and do not need to do anything more to receive their payment. Those who have already filed a 2007 return showing less than \$3,000 in qualifying income and did not list their Social Security, Railroad Retirement or certain veterans benefits should file a Form 1040X to list those non-taxable benefits and qualify for a payment.

Those who are not required to file a 2007 return but whose total qualifying income including Social Security, certain Railroad Retirement and certain Veterans benefits would equal or exceed \$3,000 should file a return reporting these benefits on Line 14a of Form 1040A or Line 20a of Form 1040 to establish their eligibility. Please note the form lines just mention Social Security, but use these lines even if your only benefits were Railroad Retirement or veterans' benefits.

Notices

Most taxpayers will receive two notices from the IRS. The first general notice from the IRS will explain the stimulus payment program. The second notice will confirm the recipients' eligibility, the payment amount and the approximate time table for the payment. Taxpayers will need to save this notice to assist them when they prepare their 2008 tax return next year.

Anyone who moves after they have filed their 2007 tax return should notify the IRS by filing Form 8822, Change of Address, and also notify the Post Office.

Exclusions

Individuals who file Form 1040NR, 1040PR or 1040SS are not eligible for the stimulus payments. These returns are normally filed by Nonresident Aliens, residents of Puerto Rico and residents of the U.S. Virgin Islands, Guam, American Samoa, the Commonwealth of the Northern Mariana Islands (CNMI). Residents of U.S. possessions will be receiving their rebates directly from the possessions.

Also ineligible are individuals who can be claimed as dependents on someone else's return.

Dividends, interest and capital gains income is not included when determining qualifying income. Supplemental Security Income (SSI) does not count as qualifying income for the stimulus payment. Also not included in qualifying income are non-veterans or non-Social Security pension income (such as those from Individual Retirement Accounts).

Stimulus payments will be subject to offset against outstanding tax and non-tax liabilities in the same fashion as regular tax refunds. In addition, the IRS emphasizes the stimulus payments will not count toward or negatively impact any other income-based government benefits, such as Social Security benefits, food stamps and other programs.

Free Tax Help Available

The Tax Counseling for the Elderly (TCE) Program provides free tax help to people age 60 and older. As part of the IRS-sponsored TCE Program, AARP offers the Tax-Aide counseling program at more than 7,000 sites nationwide during the filing season. To find an AARP Tax Aide site, call 1-888-227-7669 or visit the [AARP Web site](#).

For Additional Information

The IRS.gov Web site is the best source for additional information and answers to questions regarding the stimulus payments. The site will soon have an online tool which will allow taxpayers to calculate the amount of their advance payment and to check on the status of their specific payment.

'CREDIT CRUNCH' REALITY CHECK

According to the mainstream business press, a "credit crunch" is a foregone conclusion. The preeminent financial daily, the Wall Street Journal, for example, presents the term in 34 headlines over the past 90 days. The most recent appearance was on March 17 – the day after Bear Stearns was bailed out – exclaiming "Credit Crunch Is That Bad And It May Get Worse." Unfortunately, the term "credit crunch" has no widely accepted definition, making its assessment something of a challenge. And there's no denying the episodic, though arguably narrow, moments of credit distress over the past year.

Beginning last March, for example, investors previously enamored with mortgage-backed securities gradually abandoned the asset class. Secondary market issuance of subprime and "Alt-A" mortgages, in particular, slowed to a trickle and eventually dried-up altogether. Investors also demanded everlarger yield premiums for even the most traditional mortgages and corporate debt.

Then, by fall, investors also realized that mortgage-related assets backing collateralized debt obligations (CDOs) and structured investment vehicles (SIVs) were a lot riskier than initially thought. In response they fled the asset-backed commercial paper market that provided these conduits with funding. Some of these conduits failed, but the majority found sanctuary in pre-existing credit lines at banks.

As year-end approached, credit lines were increasingly swollen (sometimes undesirably so, from the lenders' perspective), forcing banks to scrambling scramble for cash to fund the additional loans. Over time, they could raise more deposits, but they balked at short-term lending with one another while trying to sort out the risks.

Meanwhile, the Fed devised creative solutions to lend them more money.

Each of these related developments may fairly be described as stressful. But according to a 1991 research report entitled "The Credit Crunch", authors Ben Bernanke (of some relevance) and Cara Lown offer a more specific definition of a credit crunch: "a significant leftward shift in the supply curve for bank loans, holding constant both the safe real interest rate and the quality of potential borrowers." In less technical terms, the authors propose an empirical standard; if, at any given level of interest rates and creditworthiness of borrowers, borrowing falls below its historic norms, then we may conclude there's a credit crunch. Applying this standard to today's circumstances, we would have to conclude there is not.

For the 3-month period ending March 12th, for example, total bank loans increased at an 8 percent annualized rate – strong overall and down only slightly from the pace of previous years. Moreover, there's little evidence to suggest this is due for a major change.

While banks have certainly tightened credit over the past year, that tightening began in the context of extraordinarily easy credit conditions. And while *qualitative* measures of credit availability attest to the tightening underway, *quantitative* measures indicate the status quo is hardly egregious. As of last month, for example, the Fed reported that banks still charged historically low spreads over their cost of funds for new small- and mid-sized business loans. In the end, a genuine credit crunch may yet take hold. But it goes too far to characterize the present moment as such.

Richard DeKaser
National City Bank
Chief Economist
NationalCity.com/Economics



Welcome YOUR 2008-2009 Board of Directors

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Hello NAPMW Houston:

I wanted to update you on an important Success Story as one of our Houston Members has excelled in excellence once again.

The goal of this Member was to offer an educational class that speaks to the Ethical Standards of the NAPMW organization. The course includes a CME (Certified in Mortgage Ethics) Professional Designation from the National Association of Professional Mortgage Women, which was approved by NAPMW National in 2007. The first class will be taught at the 2008 NAPMW National Education Conference in New Orleans.

This course is being delivered via the following means:

- online, which includes quizzes and testing,
- a classroom version which is available for National, Regional Conference, and local purposes, and
- correspondence for home study.

The course covers Ethical Case Studies from all industries, including Real Estate, Mortgage, Appraisal, Title, and Inspection. No other National Association has this type of Designation. They usually have marketing and industry Professional Designations, but no designation that speaks directly to the consumer, stating that we are Professionally Designated and will operate Ethically. With media reports about the mortgage market, this type of designation will speak to the consumer in a positive manner.

The Designation Logo is:



In addition to developing this Designation Course, and getting it approved through the National Association of Professional Mortgage Women, the Author of this course donated it to NAPMW National with the only cost for his work being that it supported his local Houston Association.

We have just been informed that due to President-Elect, Scott Hilton's efforts, NAPMW Houston will receive 40% of the net profits from the sale of this course.

Way to go Scott!



Scott Hilton
NAPMW Houston-President Elect
2007 - 2008

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.

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@hansz.com with any questions!

Notes & Deeds Now Available Online!

Make sure you don't miss the latest issue of your NAPMW member magazine, Notes & Deeds. It's packed with news you can use to stay up-to-date on industry trends and all the latest NAPMW resources and activities. View or download your copy online today! Simply go to www.NAPMW.org, log in to the "Members Only" Area, and click on "Notes and Deeds" under "Resources" on your Members Only landing page.

AIG United Guaranty

Headquarters Heads Up

National Conference

The National Conference Registration Form Is Now Online!



With just a few convenient clicks of your mouse, you can reserve your place at the 44th National Education Conference and Annual Meeting. Registering for NAPMW's premier event has never been easier! Be sure you log into the Member Area before registering to have your member discount automatically applied. Plus, if you log in, we'll fill in most of the information for you so the process will be even more streamlined. [Click here to register today!](#)

Please Note: Payment via credit card is the only option with the online form. However, if you prefer to mail your registration with a check, the [PDF form is still available](#) for you as well.

APMW Foundation Announces Scholarships for the 2008 National Conference

The APMW Foundation wants to help you get to the NAPMW 2008 Conference in New Orleans so you can take advantage of this amazing educational opportunity. Therefore, the APMW Foundation will generously provide ten (10) \$250 Conference Scholarships that can be applied to full conference registrations. That's more than one-half of the early registration price of \$485. Applications must be submitted by March 31st, so act fast. Full details can be found in the monthly mailer which will arrive to Local Association Presidents next week. You can also find the [scholarship flyer posted here](#) on NAPMW.org.

Reserve Your Room at the Hilton Riverside Before the Cutoff Date: April 18, 2008

Our host hotel this year is the fabulous [Hilton Riverside](#), just three blocks from the French Quarter and across the street from Harrah's Casino. The special NAPMW Conference rate is only \$189 per night for single or double occupancy. Rooms will be limited, so make your reservation today by calling 1-800-HILTONS or (504) 584-3999. Don't delay – the cutoff date is just a few short weeks away!

Announcing Affordable New Rates for the 2008 Tradeshow/Marketplace

We all realize that it is a difficult time for the mortgage industry, and many of our business partners are facing tough economic challenges. To help make sure that interested companies can afford to participate in the 2008 tradeshow, we're going back to basics and lowering the price to just \$125. For just \$125, each participant will receive a standard skirted table. Electricity and Internet access are available for an extra charge. [Download the flyer today for more details.](#)

Special Rate for NAPMW Local Associations – just \$25!

This year, in lieu of the NAPMW Store, we're trying something new. Each Local Association that is interested in marketing items can have a space in the tradeshow for the low rate of just \$25 (electricity and internet connectivity not included). If your Local Association is interested in exhibiting, please complete an [Exhibitor Reservation Form](#) and submit it to National Headquarters with your payment.



Reserve your room by April 18th and lock in the great NAPMW group rate



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BRUBAKER AND ASSOCIATES

real estate appraisers and consultants



Tee off Spring with the 2008 GHAMB Golf Tournament

Friday, May 9, 2008

Wildcat Golf Club
12000 Almeda Rd,
Houston, TX 77045
(713) 413-3400
www.wildcatgolfclub.com

11:00 Set up
1:00 Shot Gun Start
6:00 Dinner/Awards
Silent Auction
Player Fee: \$135

Special Thanks to 2008 Chapter Sponsors:

Black, Mann & Graham LLP, Brubaker & Associates, Champions School of Real Estate, MGIC,
North American Title, Southwest Guaranty

Send Payment to Sharon Nelder – c/o: Neider Mortgage
4615 SW Frwy, Suite 817, Houston, TX. 77027

Checks Payable to GHAMB

or

Credit Card Authorization MC Visa AMEX Discover

CC# _____

Name on Card _____

Expiration Date _____

Billing Address _____ Zip Code _____

Signature _____

Please Register Today – Entry Deadline: May 1, 2008

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.

***It's not too early to plan on attending the
NAPMW National Education Conference,
May 20 - 25, 2008 at the Hilton Riverside in
fabulous New Orleans!***

NAPMW National Association of
Professional Mortgage Women
Houston



***Your Success Begins With Your
Participation In NAPMW!***



EVENTS

NAPMW Houston/Woodlands April Networking/Education Events

*Mark your calendars &
RSVP online for all our events at
www.napmwhouston.org*

*Membership has it's benefits. Why not join today?
Already a member? Bring a friend to our next event and ask them to join.*

April 8, 2008

Time: 6:00pm
Type: General Meeting
Place: HESS Club
Speaker : Senator Dan Patrick

April 10, 2008

Time: 9:00am
Type: Education Event
Place: Texas Real Estate Academy
Topic: Mortgage Ethics

April 10, 2008

Time: 6pm – 9 pm
Where: AMF Bunker Hill Lanes,
925 Bunker Hill Rd, Houston –713-461-1207
Cost: \$30.00 per person/ \$120.00 per team –
Contact: Mark Bunting 713-392-1026 or email MBunting@amtrust.com
Come out even if you aren't on a team - Trophies will be Awarded

April 16, 2008

Time: 1:30 PM
Type: Education Event
Place: Woodlands Chamber of Commerce
Topic: Understanding The FHA Process/FHA Updates
Speaker: Linda Young with First Horizon

**For more information contact:
Syrisse Parker Rowe
syrisses@yahoo.com
www.napmwHOUSTON.org**

Are you looking for industry professionals?

Mortgageboard.com is a job board partner for the National Association of Professional Mortgage Women. Mortgageboard.com offers hiring solutions to the association members as well as discounts of up to 20% off selected packages* to all members who find the Job Board through the association.

More than a generic Job Board, Mortgageboard.com is a Niche Career Center giving you access to the internet's largest resume pool of mortgage professionals. By posting your positions and searching resumes online, you will increase your exposure to these industry jobseekers at a fraction of traditional recruiting and online costs.

To get more information about posting positions on the site and having access to the resume database of local and national jobseekers call (877) 846-5478 Toll Free or go to www.mortgageboard.com.

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 Cell
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!

Mark Bunting
713-392-1026 cell
mbunting@amtrust.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@hansz.com

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
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NAPMW Branded Credit Card
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Access to Members-Only Content on NAPMW Website!

DISCOUNTS INCLUDE:

GML and MMLS Credentials
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Subscription to Origination News
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For information about joining NAPMW Houston, please contact Richard Alvarado at 713-254-1530 cell.