



PRIME Interest



NAPMWHouston
National Association of
Professional Mortgage Women

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

Hello Houston and The Woodlands:

So... my best friend always tells me: "You don't need to focus on the negative when writing to the membership..." So in keeping with that advice and staying positive: **I have electricity!** I hope that everyone is continuing in the recovery process after Hurricane Ike.

For the most part, if you're like me, we had a loss of electricity at the home and office, and some slight damage to property. As I'm watching the NEWS this week, the Federal Government is deciding what if any action it should take with the various industry issues that we are trying to weather (no pun intended). All I can say we WILL make it somehow.

Updating you on NAPMW Business: The NAPMW Central Regional Conference was rescheduled to November 13th - 15th. The Trade Show is tentatively rescheduled to November 13th which will be confirmed by the Board at our next Board meeting.

Our Education session for this month in Houston has been cancelled due to Hurricane Ike setbacks.

We look forward to having Juliana Brock from Power Training coming down from Austin to speak at this month's General Meeting on specific FHA topics: DP calculations, New MIP Factors, New 92900LT and the retirement of the MCAW. I look forward to seeing you at the General Meeting on October 14th at the JW Marriot.

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.

The First 100 Days

by Dawn Adams, 2008-2009 NAPMW National President

When I started writing this, it was September 11, 2008. I was thinking about everything that had changed in this country on that day, and how perspectives were forever altered. I was looking at all of the things we had done/were doing with NAPMW and was reminded that it had been three months since I took office. Like the president of this country, it seemed fitting for me to give you a "First 100 Days" report.

So what has your National Board been doing since we took office?

First, after reviewing our "roadshow" agreements with HUD, the Board agreed that we would discontinue co-sponsorship agreements with them after the Portland seminar. HUD's co-sponsorship agreement frowns on these events being profitable, and we did not want to limit our Associations' ability to earn non-dues revenue while providing worthwhile education to the mortgage industry. Locals can still invite HUD/FHA representatives to be speakers at events and classes, but we will no longer co-sponsor.

Second, in light of everything going on in the industry and our desire to show the public our level of integrity, we added the CME designation. (This was done in a prior year.) Further, as the result of hard work by Central Region NVP Candace Smith, this Board added an Ethics Clause to our membership application. (See the July 2008 President's Connection).

Third, and most critically, after extensive analysis and review, a renewed management agreement was signed with our current management company, Specialized Association Services (SAS). To YOU, this is the group you refer to as "Headquarters." It is hard to believe that we were already at the point of discussing our management arrangements, but we had previously only executed a one-year agreement that began in December of 2007. That agreement called for any renewal/changes to be decided no later than September 1, 2008, so this group had to take a hard look at where we were and make some big decisions about the scope of service we wanted Headquarters to provide.

To reach this agreement, a number of compromises were made. As members, you need to be aware that we have specifically asked SAS to handle less and we will be asking YOU, OUR MEMBERS, to be handling more effective December 3, 2008. We have asked SAS to handle the following critical areas for NAPMW:

- All FINANCIAL maintenance of the Association including IRS/State tax and Insurance filings, Dues billing and Payments, Billing, Reporting, banking and investments
- All membership tracking, roster posting, database administration, welcome and renewing member correspondence and the Headquarters Heads up communication. We have asked SAS to cut the Heads Up back to bi-weekly from the current weekly email communication.
- Maintenance of the NAPMW website including updates, posting of Monthly Mailers and Minutes and other important documents to the Resource Library, adding Treasurer training Webinar to the site, with additional items to be discussed and charged accordingly.

- Providing a limited number of hours of “core support” for the administration and oversight of our Annual Education Conference. The Education Conference committee will be primarily responsible for the running of the conference itself. SAS will provide assistance PRIMARILY with promotion of the conference, providing marketing materials and updating the on-line registration on our webpage. WE will be expected to run the conference ourselves, on an even greater level than we are accustomed.

It should be noted that the Board has NOT asked SAS to handle tasks associated with:

- Notes and Deeds
- the IML and its associated designations
- maintaining Karat Club records
- CONTENT for the Monthly Mailers
- Secretarial duties associated with the monthly business meetings/teleconference calls

ALL of these areas have been/will be designated back to member committees or Board members and will need to be administered without SAS assistance. It is especially important to note that Notes and Deeds WILL NOT be produced unless there are volunteers willing to put it together.

Making these determinations was not easy, and involved MANY hours of document review, calculation, negotiation and just plain sweat. As the mortgage industry has continued to decline, so has membership in NAPMW, and it was necessary to re-think what we have been doing in order to protect the future of the Association.

As we head into the second 100 days of office we will continue to review everything that we have done and all that we wish to do going forward. The October 17 Strategic Planning session will find us looking at everything we do and evaluating in detail.

This is indeed a challenging time for NAPMW, but it is a challenge that I believe we will come through with flying colors. I am proud to be of service to NAPMW and am confident that I can continue, with your **support, to guide the Association forward over the remaining 265 days of my term.**

2009 Officers Elections | Candidate Information

The nomination forms for the 2009-2010 elections will be available on the web site by October 15, 2008. The Nominating Committee Chairman MUST receive the completed Application Form and résumé by no later than December 15, 2008. The Candidacy Application provides you with the opportunity to select one or two offices for which you feel you are qualified. When the Committee reviews all of the applications, be assured you will be reviewed for your first choice and then your second choice. It is not mandatory to select two positions – it is an option. If you decide to run from the floor, you must be determined as qualified by the Nominating Committee and be prepared to participate in the Candidates' Forum. If you are nominated from the floor, your Candidacy Application must be presented to the Committee by no later than 9:00 a.m. of the morning of the Annual Meeting. However, it is requested of candidates running from the floor to forward the Candidacy Application to the Nominating Committee 10 days prior to the Annual Meeting for confirmation of qualifications. If elected to the office you seek, attendance at the National Board of Directors Meetings is mandatory. The MINIMUM time away from home and office necessary to fulfill this obligation includes ample travel time to arrive at the meeting destination, attend the entire scheduled meeting, and return travel time. This generally amounts to three to four days for live Board Meetings and six to seven days for the Annual Meeting and Education Conference. National Vice President Candidates must also allocate the necessary time for Region Conferences and other travel duties required by their respective Regions.

WOMEN'S LEADERSHIP SURVEY

We still need 30 charitable souls to take the online [women's leadership profile survey](#).

The profile that Capella University graduate student Holly Rick develops from your participation in this survey will benefit NAPMW by identifying educational and professional development opportunities that can impact career paths of not only current members but also future women leaders entering the mortgage industry.

To learn more about Holly's research project, call 602.999.1542 or send an email to her at Halospony@cox.net. You may also send an e-mail to her faculty supervisor, [Dr. Johnny Morris](#).

Survey responses are completely blind and your participation is completely voluntary, no risk to participants is anticipated. You may stop taking the survey at any time. After the data have been reviewed and compiled, you may ask to have your data withdrawn from the study. Survey findings will be available when the research project concludes. Survey findings will be available when the research project concludes. [Click here](#) to request a summary.

Through opportunities such as this to share your knowledge, professional experience, and industry expertise, your membership in NAPMW can positively impact lives for generations!

2009 Annual Conference Update

“Our heritage and ideals, our code and standards — the things we live by and teach our children — are preserved or diminished by how freely we exchange ideas and feelings.”

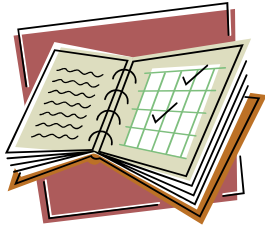
-“Walt Disney, on America
The Quotable Walt Disney,” page 173.
© 2001 by Disney Enterprises, Inc

NAPMW's 2009 Conference Committee is working hard to provide educational programming that is germane to the ever-fluctuating mortgage industry and the American economy. If you haven't already planned to join us in Anaheim next March, here's another incentive. On opening day of the 45th National Education Conference, NAPMW will host a panel of industry experts from Fannie Mae, the FHA, Freddie Mac, and the VA! You will absolutely not want to miss this conference session!

Conference registration will be coming online just as soon as we shore up the educational programming schedule. As soon as we go live, we'll announce it via Headquarters Heads Up, so please keep reading!

In the meantime, to stay abreast of efforts to manage the economic challenges we currently face, you may want to review the “[110-page discussion draft](#)” of the U.S. House of Representatives resolution commonly referred to as the “Bailout Plan.” Although the resolution failed to pass in the House, it may serve as the basis for any revised legislation.





**Don't miss our upcoming
Education Classes in
Houston and The Woodlands
Mark your calendars now!!**

October 2008

10-09-2008 | **Houston** – HUD-1/Title/Closing
10-16-2008 | **Woodlands:** FHA Processing

November 2008

11-13-2008 | **Houston** - Underwriting the Self Employed
11-20-2008 | **Woodlands:** Underwriting the Self Employed

December 2008

Joint Holiday Social

January 2009

01-15-2009 | **Houston** – Wholesale Lending
01-22-2009 | **Woodlands:** Mortgage Ethics

February 2009

02-12-2009 | **Houston** - Mortgage Ethics

March 2009

03-12-2009 | **Houston** - Stay Current with FNMA & MI Updates
03-19-2009 | **Woodlands:** Mortgage Fraud

April 2009

04-16-2009 | **Houston** – Marketing to the Public

Remember all our local education classes are free with your membership.
Special events require additional registration fees

To register for a class go to www.napmwhouston.org

Not a member contact:

Richard Alvarado @ (713) 254-1530 or Richard@Richardalvarado.com

Fannie Mae Eases Credit To Aid Mortgage Lending

By STEVEN A. HOLMES, NEW YORK TIMES

In a move that could help increase home ownership rates among minorities and low-income consumers, the Fannie Mae Corporation is easing the credit requirements on loans that it will purchase from banks and other lenders.

The action, which will begin as a pilot program involving 24 banks in 15 markets -- including the New York metropolitan region -- will encourage those banks to extend home mortgages to individuals whose credit is generally not good enough to qualify for conventional loans. Fannie Mae officials say they hope to make it a nationwide program by next spring.

Fannie Mae, the nation's biggest underwriter of home mortgages, has been under increasing pressure from the Clinton Administration to expand mortgage loans among low and moderate income people and felt pressure from stock holders to maintain its phenomenal growth in profits.

In addition, banks, thrift institutions and mortgage companies have been pressing Fannie Mae to help them make more loans to so-called subprime borrowers. These borrowers whose incomes, credit ratings and savings are not good enough to qualify for conventional loans, can only get loans from finance companies that charge much higher interest rates -- anywhere from three to four percentage points higher than conventional loans.

"Fannie Mae has expanded home ownership for millions of families in the 1990's by reducing down payment requirements," said Franklin D. Raines, Fannie Mae's chairman and chief executive officer. "Yet there remain too many borrowers whose credit is just a notch below what our underwriting has required who have been relegated to paying significantly higher mortgage rates in the so-called subprime market."

Demographic information on these borrowers is sketchy. But at least one study indicates that 18 percent of the loans in the subprime market went to black borrowers, compared to 5 per cent of loans in the conventional loan market.

In moving, even tentatively, into this new area of lending, Fannie Mae is taking on significantly more risk, which may not pose any difficulties during flush economic times. But the government-subsidized corporation may run into trouble in an economic downturn, prompting a government rescue similar to that of the savings and loan industry in the 1980's.

"From the perspective of many people, including me, this is another thrift industry growing up around us," said Peter Wallison a resident fellow at the American Enterprise Institute. "If they fail, the government will have to step up and bail them out the way it stepped up and bailed out the thrift industry."

Under Fannie Mae's pilot program, consumers who qualify can secure a mortgage with an interest rate one percentage point above that of a conventional, 30-year fixed rate mortgage of less than \$240,000 -- a rate that currently averages about 7.76 per cent. If the borrower makes his or her monthly payments on time for two years, the one percentage point premium is dropped.

Fannie Mae, the nation's biggest underwriter of home mortgages, does not lend money directly to consumers. Instead, it purchases loans that banks make on what is called the secondary market. By expanding the type of loans that it will buy, Fannie Mae is hoping to spur banks to make more loans to people with less-than-stellar credit ratings.



or if you would like to register, please see the attached form. www.NAPMWHouston.org to register, or if you would like to obtain a booth, please see the attached form.

Adventures found at the NAPMW - Houston Networking Trade Show

The Paris Adventure

This year the Trade Show is combined as a welcoming party for the NAPMW Central Region Conference.

Come together with industry representatives, from real estate, mortgage, and Banking Communities networking to SURVIVE the summer season. The event will encourage participants to explore, grow, & learn. What will survive or be?????

Date: September 18th Time: 6:00pm – 8:00pm

**Windsor Plaza Hotel
9090 Southwest Freeway, Houston, Texas 77074**

The SURVIVOR Event is FREE to all participants. Appetizers and 1 beverage ticket for the first 10 attendants will be provided FREE of charge.

Please RSVP at www.NAPMWHouston.org

If you would like to advertise or obtain a booth, information is provided in the Advertiser's Guide.

POWER TRAINING to the rescue!



Juliana Brock, POWER TRAINING owner and CEO, champions the "knowledge is POWER" philosophy. Featured in *Realty Line*, *NAPMW Notes and Deeds* and *Mortgage Originator Magazine*, Power Training is your "X Factor" in today's turbulent market.

POWER TRAINING is your unmatched training source featuring the following courses:

- FHA Origination & Processing
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- Origination Success Strategies
- Self Employed
- Fraud Prevention
- Appraisal Fraud - Can You Spot It?
- Texas Pre-Audit Preparation
- Forensic Underwriting

"Juliana is the absolute pinnacle in the training industry. Her enthusiasm and passion sets her apart from everyone else."

Juliana Brock is your perfect component to ignite your business plan and motivate your team. With over 26 years of experience, she brings unparalleled expertise and an impeccable reputation to motivate and empower your troops. Knowledge is POWER, and Juliana is POWER TRAINING.

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for renewing your membership

Aaron Hansz with Wachovia Securities
 Natalie Henshilwood - eMembersOnly
 Candy Lewis - AIG United Guaranty
 Stephen Lubojacky - Brazos Wood Venture
 Peggy Michel - Black, Mann & Graham
 Ann Oliphant - First Continental
 Syrisse Parker
 Diane Snodgrass - Kroll Factual Data



to renew your membership!!

Maria Alvarado - AAA Mortgage Specialist
 Michael Bindhammer - Lone Star Mortgage
 Nicole Donaldson - Affordable Homes
 Debbie Flanary - Ascent Home
 Sheryl Gale - Secure Mortgage
 Kimberly Goodman - The Goodman Group
 Bianca Gracia - Houston Associates
 Monica Hayman - Truemark Lending
 Daniel Jara - Homestart Capital
 Cheryl Kurtz - Waterford Mortgage
 Simone Law - All Type Mortgage
 Denise Ousley - KeyQuest Mortgage
 Tom Peden - Peden Mortgage
 Selina Ponniah - 1st Citi-Wide Financial
 Bob Richardson - AmTrust Mortgage
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 Elizabeth Rubio - Novastar Mortgage
 Deborah Schnarr - Litton Loan Servicing
 Sally Seraj - Brown, Fowler & Alsup
 Desira Singleton - All Type Mortgage
 Shirland Smith - Omni Banc
 Claudia Spofford
 Shanna Thiem
 Vergie Caesar-Jones - Pinnacle USA

You can renew directly on
 national's website at
www.napmw.org or
 download an application
 from our website at
www.napmwhouston.org
 and fax it back to me at (713)
 893-6137.

If you have any questions
 about membership feel free
 to contact me at
Richard@Richardalvarado.com
 or (713) 254-1530

Karat Klub Update

Congratulations to Richard Alvarado for reaching the Emerald Level in the Karat Klub with 55 members

Karat Klub Credit Levels

10 to 49 - Amethyst

50 to 99 - Emerald

100 to 149 - Ruby

150 on up - Diamond

What are the benefits of becoming a Karat Klub Member?

The real benefits are intangible—you will be recognized for your contributions to NAPMW and regarded as an accomplished and connected member. Additionally, Karat Klub Members receive:

- Recognition at the NAPMW Convention
- Unique and valuable rewards for each level of achievement, including certificates and lapel pins
- Additional VIP recognition throughout the year

How do I become a Karat Klub Member?

Before becoming a member of the Karat Klub, you are a Karat Klub candidate. That means you have earned between one and ten Karat Klub credits. Once you earn your fifth credit you receive a “Certificate of Influence” acknowledging that you have reached the half way point to Amethyst status – the first level of the Karat Klub. Once you earn your tenth credit, you become an official Karat Klub Member!* Karat Klub credits are earned by recruiting and retaining NAPMW members.

*Providing you have earned those ten credits within two consecutive membership years.

How do I earn Karat Klub credits?

Members earn one Karat Klub credit for each new member they sponsor. When that member renews for the first time on or before the date that he or she joined, the sponsoring member automatically gets one retention credit. Ten credits must be earned within two consecutive membership years to become a Karat Klub Member. Once admitted to the Karat Klub, there is no turning back. You are a lifetime member and continue to accumulate credits toward the various designation levels listed below.

NAPMW Houston is the largest association for NAPMW nationally. Let's stay number 1 and get the word out that we are here to help promote education in the mortgage industry. Let your friends know of the benefits you have received with your membership and the GREAT education that we have to offer in Houston and The Woodlands.

Don't forget that you get twice the education with your membership now that we have expanded to The Woodlands. Be sure to refer to our website www.napmwhouston.org for all upcoming education classes and events.

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MGIC

Homeownership Today



Topic:

FHA / DP calculations / New MIP Factors / New 92900LT / Retirement of the MCAW

Tuesday 10-14-2008

11:00am Networking and Check-In
Starts at: 11:30am for 2 Hours

Location: JW Marriott Hotel Houston
For more information, contact Ed Nelson 281-686-4551

Guest Speaker:
Juliana Brock

\$30 for Members
\$35 for Future Members
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call 832.605.3294 for your free consultation

WHERE TO FIND...

Economic Data

Economic statistics are analogous to the vital signs of the body: they tell us how healthy we are. The Dallas Fed produces a number of statistics that track the Southwest regional economy and the U.S. economy. In this section, you'll also find financial data, Dallas Fed indexes and links to international data sources.

Regional Data Resources

- [Metro Business-Cycle Indexes](#)
- [Texas Manufacturing Outlook Survey](#)
- [FRB Dallas-Adjusted Texas Employment](#)
- [Dallas Beige Book](#)
- [DataBasics](#)
- Economic Updates: [Regional](#) | [Houston](#) | [El Paso—Cd. Juárez](#)
- [Hot Stats](#)
- [Regional Economic Indicators](#)
- [Quick Slide Show on the Regional Economy](#) 
- [Quick Slide Show on the Maquiladora Industry](#) 

Regional Economic Data by State

- [Texas](#)
- [Louisiana](#)
- [New Mexico](#)

Regional Economic Data by Topic

- [11th District Agricultural Land Values](#)
- [Texas Industrial Production](#)
- [Texas Leading and Business-Cycle Indexes](#)
- [Energy](#)
- [Housing](#)
- [Local Area Employment and Unemployment](#)
- [Payroll Employment](#)
- [Personal Income](#)
- [Consumer Price Index](#)



Financial Data

- [Eleventh District Banking Tables](#)
- [Interest Rates](#)
- [Monetary Statistics](#)

Dallas Fed Indexes

- [Trimmed Mean PCE Inflation Rate](#)
- [Metro Business-Cycle Indexes](#)
- [Texas Index of Leading Indicators](#)
- [Texas Business-Cycle Index](#)
- [Texas Industrial Production Index \(TIPI\)](#)

U.S. Economic Data

- [Quick Slide Show on the U. S. Economy](#)
- [Quick Slide Show on the U.S. Housing Market](#) 
- [Statistical Releases](#) 
- [Energy](#)
- [National Income and Product Accounts](#)
- [Housing Starts](#)
- [U.S. Government Securities Series](#)
- [Industrial Production & Capacity Utilization](#)
- [Manufacturers' New Orders](#)
- [Household Survey](#)
- [Payroll Employment](#)
- [Prices](#)
- [Retail Sales](#)

Off-site Resources and Links

- [Beige Book](#) 
- [U.S. Census Bureau](#) 
- [Bureau of Economic Analysis \(BEA\)](#) 
- [Bureau of Labor Statistics \(BLS\)](#) 

International Economic Data Links

The History of a Financial Disaster

1997:

- * Fannie Mae is a GSE (Govt. Sponsored Entity) regulated by Congress.
- * Fannie Mae buys mortgages from other companies.
- * President Clinton loosens Home Loan Requirements.

1998:

- * Banks begin making thousands of bad loans, 0 down, no documentation, for 120% (1998 - 2008).
- * Executives at Fannie receive huge bonuses if loan targets are met.
- * Franklin Raines and Jamie Garelick are appointed to run Fannie Mae.

2003:

- * President Bush proposes a new oversight committee to clean up Fannie Mae.

1999-2004:

- * Raines earns \$100 million in bonuses
- * Garelick earnse \$75 million in bonuses
- * In 2004, Enron collapses, Executives Skilling & Lay go to jail for fraudulent bookkeeping.
- * Congress responds with the Sorbanes-Oxley Act, more heavy regulation of corporations

2004:

- * An OMB investigation finds massive fraudulent bookkeeping at Fannie Mae.
- * False numbers triggered executive bonuses every year.
- * Congress holds no hearings, no one goes to jail, or is punished.

1999 - 2005

- * Fannie Mae gives millions to Democratic causes, such as ACORN.
- * Fannie Mae pays millions to 354 Congressmen and Senators, from both parties

Who got the most money? Top Four Recipients:

1. Sen. Christopher Dodd, (D-CT) Chairman of the Banking, Housing, & Urban Affairs Committee
2. Sen. Barack Obama, (D-IL) Federal Financial Management Committee
3. Sen. Chuck Schumer, (D-NY) Chairman of the Finance Committee
4. Rep. Barney Frank, (D-MA) Chairman of the House Financial Services Committee

2008:

- * Fannie Mae & Freddie Mac goes bankrupt and the Govt. takes them over COMPLETELY.
- * Lehman Brothers goes bankrupt from investing in bad mortgages.
- * AIG gets \$85 billion in loan guarantees, after insuring bad loans & projects

Sources:

Congressional Record, 5/25/06
Hannity & Colmes, Fox News, 9/16-17/08
Herald Tribune, 4/18/08
New York Times, 9/13/03
www.govtrack.com, 9/17/03

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

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The History of NAPMW-Houston

The History of NAPMW-Houston began due to a friendship between a Houston Mortgage Banker and a Phoenix Mortgage Banker. Glenyce Holly, an Underwriter for North American Mortgage in Houston, was a friend with Lyn Eppelstone in Phoenix. Lyn was a member of an organization called APMW and invited Glenyce to the National Annual Meeting in Salt Lake City in May 1981. Glenyce was so excited about the education and networking of APMW that she could hardly wait to share it with her mortgage friends back in Texas.

In August 1981, 35 mortgage women met for an informational meeting that quickly became an organizational meeting. Houston APMW was chartered two months later on October 14, 1981. After our association began, APMW exploded in Texas, with charters in San Antonio, Austin and Dallas.

Donning our cowboy boots, cowboy hats and yellow rose lapel pins, we attended our first National Annual Meeting in Anaheim, California in May 1982. The National Board was not sure they had done the right thing by chartering these bold Texans after we arrived at the meeting! We immediately bid for the National Annual Meeting to be in Houston in 1986, and imported cases of Lone Star longnecks for our reception. Joe Bob, a wooden armadillo on wheels, was our mascot and went everywhere with us.

Glenyce Holly became our first Region 3 Governor (in today's system – Central Region VP) and we were off to the races!

Literally, off to the races – one of our first fundraisers was a bus trip to Delta Downs, a Louisiana horse race track, where one of the races was named for Houston APMW. The history of NAPMW Houston is just starting – stay tuned for the next chapter!

Past Presidents of NAPMW Houston

1981-1982 Glenyce Holly Russell	1996-1997 Katye Cramer
1982-1983 Maria Mire (deceased)	1997-1998 Marlys Whitley
1983-1984 Betsy Costa/Maria Mire	1998-1999 Dawn Phillips
1984-1985 Betsy Trice	1999-2000 Nancy Dalton
1985-1986 Pat Diedrich (deceased)	2000-2001 Chris Price
1986-1987 Kathie Kosicki	2001-2002 Barbara McMullin & Donna Sides
1987-1988 Barbara Jacobs	2002-2003 Donna Sides
1988-1989 Pat Cundiff (deceased)	2003-2004 Nancy Dalton
1989-1990 Pam Daine	2004-2005 Cheryl Moreau
1990-1991 Betsy Costa	2005-2006 Janice Shugart
1991-1992 Betsy Costa	2006-2007 Richard Alvarado
1992-1993 Jeanne Kidwell	2007-2008 Kathryn Hardeman
1993-1994 Georgia Moses	2008-2009 Scott Hilton
1994-1995 Barbara Jacobs	
1995-1996 Everett Anschutz	

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What I received... an Enhanced Mortgage Career!*

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Get the schedule:
www.NAPMWHouston.org

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

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