



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:

Happy New Year! (Or we'll all try to make it a happy one)

What's your objective, target and how are you going to get there? Not having the answers to these questions is the biggest mistake that we make in today's business practice. In fact, it seems to be a generational curse. This is not a new problem to the modern business associate. This has been a huge struggle for many people... even before us.

For simple reasons, putting together a business plan seems like torture to most of us, while top professionals have come to understand and embrace that their business requires and relies on this seemingly simple model and principle. To have a successful business, you have to plan on succeeding. Many of us are in the business for years and go through stress while well-meaning managers are telling us to our goals ready for next year. It is simply the fear of not reaching written goals, laziness, or just putting it off and procrastinating that gets in the way of writing one's plan.

It has become basically a mantra that too many professionals do not really take seriously, and at the end of every year, they end up in the exact same place: disappointed wondering what happened, knowing full well they didn't live up to their potential and feeling extremely disappointed and anxious. If you have no goals set, then how can you possibly set your sights on achievement of any kind or at any level?

When you have no target to hit, then you are rapid firing from the hip which will always lead to chaos, confusion and eventually burnout. Also, this practice never leads to any continued success or measurable increases in sales over time. A good, solid business must have predictable increases in sales per quarter or annually.

So what is the remedy? Well, it is relatively simple. First, you simply need to take some time and think of your goal(s) for your next 12 months, no matter where you are in the calendar year. How do you want to see the next 12 months unfold? What would you like your income to look like? Then jot down a simple and basic plan for your 12-month goals.

When you put your pen to paper, this is where the magic begins and your fears seemingly begin to slip away and lose their grip and power over you. No matter how basic the original business plan appears, it is at least a step in the right direction and will guide you on a pre-meditated journey of focus and designing your business successes on purpose. You are now on the road of targeting the goals you are far more likely to reach.

Goals begin as simply as what income do you want to achieve? Then you can break it down further into how many transactions you must complete to achieve the goal. It then gives you a cornerstone with which to build your prospecting and selling goals. Successful professionals have learned to routinely examine and fine tune their business plans and re-align their goals at least quarterly. It serves as their "thermometer" of what they are doing. Are they ahead of their goals, or do they need to simply apply a bit more effort to reach those goals that are within reach? You will find that when you are on top of where you are in your business and personal goals, they become easier to reach and exceed. We remove all the previous fears we had once envisioned and see how quickly we can change our career path.

Also, you need to structure any goals so that you can maintain an order of balance in your life. Your business and career goals are no more important than your personal and family goals. They should all align with one another to allow you to work effectively and serve as your own personal navigation system.

Top professionals discover: with no business plan, there is no business. You will be forced to wander aimlessly from transaction to transaction, never knowing where you will be month to month in your transactions. Whether you have a good month or a bad month is left to chance, or luck, rather than strategically premeditating your success and reaching – and better yet, far exceeding – your wildest dreams success!

There is an old saying that is so true. "When you write your goals down, you are half way there." I hope to see you at our next meeting on January 13, 2009 at our new location: Maggiano's 2019 Post Oak Blvd, Houston, Texas 77056-4401 at 11:00am.

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.

"[Disneyland] has that thing — the imagination, and the feeling of happy excitement — I knew when I was a kid."

—Walt Disney, on children, young and old

The Quotable Walt Disney," page 138.

© 2001 by Disney Enterprises, Inc

NAPMW! We just made it through an extraordinary year! What do we do next? We're going to Disneyland!

You've marked your calendar, checked airline prices, and ordered your Mickey Mouse ears! Now it's time to register for NAPMW's 45th Annual Education Conference!

Direct online registration will be ready after the first of the year, but we wanted to make fax registration available now, so that you can take advantage of whopping savings on Early-Bird registration fees (before January 30).

- NAPMW members save \$100 on any registration
- Guests save \$70 on full registration
- Everyone saves \$25 on each pre-conference workshop

PROGRAMMING HIGHLIGHTS

On Thursday we'll host an industry panel that you absolutely will not want to miss. Experts representing Fannie Mae, Freddie Mac, the FHA, VA, and MI Insurance will all be in one room at one time, discussing some of the most important and time-sensitive issues affecting our industry.

Friday's education sessions feature seminars on:

- the FHA
- marketing
- evaluating the self-employed borrower
- reverse mortgages
- the VA
- personal branding

Remember, space is limited, so go ahead and register now!

HOW TO REGISTER

Go to www.napmw.org then print the two-page form
fill it out using black pen (please print)
fax both pages (without a cover sheet) to 469.524.5121
call Disneyland Resort Group at 714.520.5005 to make your room reservations,
and be sure to mention that you're with NAPMW

Have questions or need help? Call Member Services at 800.827.3034.

Even after you've registered, keep reading HQUH and checking the web site, because we're working with Disney's Passkey system and other vendors to provide direct hotel reservation capabilities, as well as discounts and other special offers on air fare, ground transportation, shipping, entertainment, and similar convention-goer goods and services. We will continue to issue Headquarters Heads UpDates as these options become available.

DEADLINES

January 30..... Early-Bird registration deadline
February 11..... Last day that refunds will be offered for cancellations
February 13..... Hotel room reservation deadline (remember to make your reservations
directly with Disney!)
February 25..... Conference registration deadline

Even though economic times are tough across the country, we still encourage you to make your conference trip a stay-cation with your family and friends if you can. Disneyland, as you well know, is a world-class destination that's worth visiting many times in a lifetime, no matter how young you are or feel!

Disneyland Resorts has also graciously offered to extend NAPMW's special room rate to conference attendees from three days before the conference begins to three days after it ends! And believe it or not, those extra days can help keep NAPMW's conference costs down. (When we meet our overall room reservation count, then the conference spaces that we use will be provided at no charge to NAPMW.)

It's been a tough year. You deserve to learn and relax at the same time. We'll keep an eye out for you next March. See you in Anaheim!

"I think what I want Disneyland to be most of all is a happy place — a place where adults and children can experience together some of the wonders of life, of adventure, and feel better because of it."

-Walt Disney, *ibid*

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

Headquarter Heads Up is sent periodically each month to NAPMW's general mailing list to keep members apprised of events and other information. Please click here to cancel your complimentary subscription. Your record will be coded not to receive this e-blast, but your email address will remain in NAPMW's membership database.



WILL REWORKING MORTGAGES WORK?

Lenders' plans to help troubled homeowners may not be enough to stem the tide of foreclosures

The mass efforts to modify mortgages and stave off foreclosures sound great. JPMorgan Chase is reaching out to 400,000 at-risk customers. Fannie Mae and Freddie Mac are freezing foreclosures until 2009. Some 500,000 distressed borrowers at Citigroup could get relief over the next six months. But even if banks live up to their promises, the initiatives may not be the panacea the housing market needs.

Following the lead of state and federal agencies, many of the industry's biggest lenders have announced plans in recent weeks to work out troubled mortgages by cutting rates, deferring principal, or extending the lengths of loans--all designed to lower borrowers' monthly payments and keep people in their homes. But absent further steps, the private and public programs together will help only about 2 million homeowners, fewer than a quarter of the borrowers expected to face foreclosure through 2010. Those tallies could rise if unemployment, now around 6.5%, climbs above 8%.

Not all borrowers should be saved. After all, some foreclosures are important to rid the market of people who should never have gotten a loan in the first place. Also, real estate speculators, individuals who bought a second or third home, and dubious borrowers aren't likely to get relief.

A necessary purge aside, the outlook isn't pretty. If banks do manage to prevent all 2 million foreclosures, the number of homeowners who default each year will still be four times higher than earlier this decade. It's hard to stabilize home prices when defaults are hitting records. The programs "are just a drop in the bucket," says John H. Maher at banking consultancy LECCG.

Despite the grand gestures, banks face hurdles in reworking loans en masse. Lenders can easily revamp the mortgages they own outright on their books, but they don't always have the authority to change loans sold to investors in mortgage-backed securities.

The legal battles could start soon. BusinessWeek has learned that a prominent money management firm plans to file suit in early December against one of the nation's largest banks over the bank's loan-modification program. The firm alleges the bank won't absorb the losses from cutting mortgage payments, passing them off instead to investors.

It may also take a while for banks to kick their programs into high gear. Consider AIG Federal Savings Bank. As part of a 2007 agreement with its regulator, the Office of Thrift Supervision, over predatory lending practices, the unit of insurer AIG set aside \$178 million to bail out borrowers. Some 18 months later, the thrift has refunded only \$48.4 million in fees, according to regulatory filings. AIG Federal Savings has also cut the overall size of its program by \$53 million, leaving just \$76.6 million to modify loans. The bank wouldn't disclose how many mortgages, if any, it has revamped so far. "AIG Federal Savings Bank [and an affiliate] have provided relief for thousands of customers consistent with the terms of the [regulatory] agreement," says an AIG spokesman. OTS officials say the program is working.

MANY BACKSLIDERS

Meanwhile, there's no guarantee that troubled borrowers who get a new loan won't become repeat offenders. Most of the new plans lower a homeowner's monthly mortgage bill to 38% or 40% of their aftertax income. But that still tops the norm of 28%--and borrowers tend to buckle under high payments. Historically, roughly 50% of modified mortgages sour after a few payments, according to Lender Processing Services, a Florida loan-processing firm.

A JPMorgan spokesman notes that of the 400,000 borrowers flagged for loan modification under its new program, some 40,000 have already been bailed out by the bank at least once during the past two years. Says Mark Fleming, chief economist at First American CoreLogic, a mortgage industry consultant: "Loan-modification programs have a high recidivism rate." That suggests the hangover from the housing bust could last for quite a while.

The Stat: 2 million - The number of home loans lenders could rework under their new mass-modification plans



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

January 2009

01-15-2009 | **Houston** – Get FHA Approved
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@Richardnalvarado.com

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
- VA Origination & Processing
- 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.

Juliana Brock, CMI

Power Training - Corporate Training

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Topic:
GET FHA APPROVED

Thursday
01-15-2009

8:45am Networking and Check-In
Starts at: 9:00am for 3 Hours CORE #156-
2008-11CS

Location: TBD
For more information,
contact Scott Hilton 281-932-4739

Guest Speaker:
Yvonne Weiss

FREE for Members
\$35 for Future Members

NAPMW Houston accepts Master Card, Visa, and Checks.

New RESPA Limitations on Homebuilder Incentives will Require Changes to Procedures and Contracts

(Effective 1/16/2009)

For many years, it has been common for homebuilders and developers of condos and other residential real property to offer incentives to buyers to induce them to use preferred or affiliated title agencies and affiliated mortgage companies. Sometimes, these incentives were substantial, exceeding \$10,000 or more. However, developers that offer those incentives after January 16, 2009 will violate the federal Real Estate Settlement Procedures Act (12 U.S.C. §§ 2601 et seq.), commonly known as RESPA. These RESPA violations can result in civil penalties as well as criminal prosecution.

The final rule including these amendments is available online at:

<http://www.hud.gov/offices/hsg/sfh/res/finalrule.pdf>.

Most of the amended rule applies to changes in the forms of the Good Faith Estimate and the HUD-1/HUD-1A settlement statements that become effective January 1, 2010. As a result, the changes to the required use provisions affecting homebuilder incentives have not received much public attention.

Required Use Changes

The changes to the definition of “required use” in the new rule will effectively eliminate the ability of homebuilders to provide incentives to buyers for using a preferred or affiliated title agency, affiliated mortgage company or other affiliated settlement service provider. The changes also prohibit the use of disincentives if a buyer does not use a preferred or affiliated settlement service provider. These changes to the required use rules take effect sooner than the other RESPA rule changes, specifically on **January 16, 2009**. This impending deadline will require developers and builders to quickly change their contracts and procedures to avoid violations of the new rule.

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MEMBERSHIP CORNER



Welcome to our New Members!!

Bronze Membership

Bobby Brennan with First Bank of Conroe referred by Richard Alvarado

Kim Smith with First Bank of Conroe referred by Richard Alvarado

Basic Membership

Eduardo Adame with HomeStart Capital referred by Richard Alvarado

Caroline Beavers with ProLending Mortgage referred by Richard Alvarado

Glenda Jackson with Jackson Enterprises referred by Richard Alvarado

Sarah Reyes with Sara's Processing – ProLending referred by Richard Alvarado

Tim Underwood with CedarStone Mortgage referred by Richard Alvarado

Thank you for renewing!!

Sheryl Gale - Secure Mortgage

Deborah Schnarr - Litton Loan Servicing

Diane Snodgrass – Kroll Factual Data

Claudia Spofford

Pat Theiss – T.O.P. Mortgage



to renew your membership!!

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@Richardnalvarado.com or (713) 254-1530.

Maria Alvarado - AAA Mortgage Specialist
 Michael Bindhammer - Lone Star Mortgage
 Nicole Donaldson - Affordable Homes
 Kris D'Agostino - RMIC
 Debbie Flanary - Ascent Home
 Kimberly Goodman - The Goodman Group
 Bianca Gracia - Houston Associates
 Monica Hayman - Truemark Lending
 Cheryl Kurtz - Waterford Mortgage
 Donna Lalumandier - JDH Capital
 Simone Law - All Type Mortgage
 Paulie McDade - Access Lending
 Denise Ousley - KeyQuest Mortgage
 Georganne Palmer - Mellon Financial

Tom Peden - Peden Mortgage
 Rebecca Phillips - Grandmark Mortgage
 Selina Ponniah - 1st Citi-Wide Financial
 Reine Ray - Secure Mortgage
 Bob Richardson - AmTrust Mortgage
 Joady Rubin - Baker Mortgage
 Elizabeth Rubio - Novastar Mortgage
 Sally Seraj - Brown, Fowler & Alsup
 Desira Singleton - All Type Mortgage
 Shirland Smith - Omni Banc
 Lasco Sparks - San Jacinto Mortgage
 Carolyn Velasco - The Mili Group
 Clarence Warmesley - Expedient Appraisals

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?

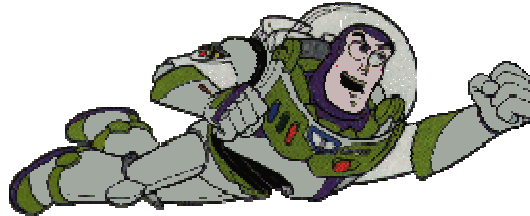
Members earn one Karat Klub credit for each new member they sponsor. When that member renews for the first time on or before the date that he or she joined, the sponsoring member automatically gets one retention credit. Ten credits must be earned within two consecutive membership years to become a Karat 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.



2008-2009 Membership Drive



Dream Big: Through Education and Beyond
October 1, 2008 – February 28, 2009

Hello Houston and The Woodlands,

It is time for our annual membership drive and we are excited. Thanks to all our new members and renewing members that helped make NAPMW Houston the largest association for 2008. We want to stay number 1 and we need your help. It is time for everyone to start recruiting new members to make our family even bigger. Let everyone know of the great education that you receive as part of your membership as well as the friendships that you have made.



Prizes are as follows for the members that recruit the most new members:

3rd Place – 3 months ¼ page advertising in local newsletter and 1 paid luncheons

2nd Place – 6 months ¼ page advertising in local newsletter and 2 paid luncheons

1st Place – Paid Membership Renewal and ½ page ad advertising for one year in local newsletter.

Let's go Houston and The Woodlands and bring a friend to the next meeting or education class and ask them to become a member. Contact me if you have any questions at Richard@Richardnalvarado.com or (713) 254-1530.

POWER TRAINING GRAND OPENING

(Austin, TX-October 30, 2008) On October 30, 2008, Power Training commemorated the Grand Opening of its Austin campus with special guests and friends from throughout the business community.

Juliana Brock, CMI, CME, CEO and owner, is regarded as one of the top Mortgage Subject Matter Experts in the country. During a time of market and product compression, Juliana has expanded her business as a symbol of her dedication to the industry. Power Training's new campus reinforces Juliana's national indelible footprint on the Real Estate and Mortgage industry.

Douglas Foster, the Texas Department of Savings and Mortgage Lending Commissioner, and Ambassadors from the Austin Chamber of Commerce attended the Grand Opening and Ribbon Cutting Ceremony. Sponsor partners included Flagstar Bank, RMIC, 360 Mortgage Group, Southwest Securities, Absolute Residential Appraisals, Stonewater Mortgage, and Premier Nationwide Lending.

Juliana champions the "knowledge is POWER" philosophy. An adviser to the FBI, White Collar Police, and high-profile criminal attorneys, Juliana has compiled impressive sweat equity. With over 26 years of experience, she is the necessary component for today's business plan.

Knowledge is POWER, and Juliana and her instructors are POWER TRAINING! Today and going forward, Power Training remains focused on its core values of education, ethics, and integrity.



Juliana Brock and her supporters celebrate Power Training's Austin Campus.

For further information visit

www.powertraininginc.com

or contact:

Juliana Brock

8000 Anderson Square #103

Austin, Texas 78757

Tel: (512) 451-9112

e: trainer@powertraininginc.com





TDSML Commissioner, Douglas Foster and Juliana Brock enjoy Grand Opening festivities in Austin.

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

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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3rd Vice President /**Membership / Dues Collector****Richard Alvarado**

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Parliamentarian**Pam Daine**

Lime Financial Services
pdaine@limefinancial.com
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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.