PRIME Interest

NAPMW National Association of Professional Mortgage Women
Houston

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

Hello Houston:

Now that we've made it through a tough year, it's time to look forward into the New Year. Kathryn will hand over leadership to me in May, and I hope to continue Kathryn's efforts with great achievements for NAPMW Houston. I look forward to announcing our education and meeting topics, and know you'll find the line-up both educational and informative.

Several Members have shown an interest in running for office on the NAPMW Houston Board of Directors. If you need any information, or believe you could be an asset, feel free to call Kathryn or myself. Looking forward, it appears that the Average Single-Family Sales price has increased by 5.7% from December 2006 to December 2007. In addition, Houston Real Estate hit 4 Milestones this last December:

- Best year on record for property sales since 2005
- Highest dollar volume ever for property sales
- Highest average single-family sales price for the month of December
- Highest median single-family sales price for the month of December

I look forward to seeing everyone at the 2007 Bottle Auction and Wine Tasting on Tuesday, February 12, 2008. I can't wait to see Mark Bunting with his great Auction skills! To register, please visit www.NAPMWHouston.org

So as we continue this year, my goal is to provide motivating and value enhanced messages and training to help us better rebuild the consumer's confidence in our industry. As always, if you ever need my assistance, or simply someone to speak with, don't hesitate to call.

Scott Hilton
NAPMW Houston-President Elect
2007 - 2008

The Hungry Account Executive, Part 2

By: Michael McFarland, CMB

Introducing the KRAVE concept, Part 1 of this series described "knowledge" as one essential tool in the successful sales person's tool kit. Most of us who are engaged in relationship driven sales, sell an intangible product to clients that buy based on how they feel about us. Good feelings are fostered by trust. No relationship, however, is devoid of bad feelings or problems. In fact, you should expect to have them from time to time. Problems are opportunities to build a deeper level of trust. Good sales people welcome these challenges as a time to prove their value. The "Responsive" tool of the KRAVE success method describes how to ensure your value.

Knowledgeable

Responsive

Accessible

Visible

Enduring

Responsive has many meanings. It is more than simply responding to email, voice mail, and requests in a timely manner. Responsiveness, as an aspect of a successful sales person, is defined by his ability to provide accurate resolutions, proactively manage expectations and identify recurring issues, and be the internal advocate for the client.

It is easy to fall into the fear trap of losing a client's business. Fear is the emotional response to a stressful situation and an irate client can certainly stimulate beads of sweat. A good amount of time and energy is invested in a relationship, and it can be difficult not to have an emotional attachment. Accurate resolutions arise by squelching an emotional reaction and dealing directly with the issue. Most of the time, your client wants to be heard. Allow him to respectfully vent his frustration. Once the steam is off the kettle, define the nature of the problem, the desired outcome, and repeat it back for clarity. Armed with accuracy, you can quickly clean up the dispute. Your operations team will appreciate your ability to efficiently problem solve which develops support within your office. An internal staff that finds you likable and trustworthy will help you win new clients and keeps existing ones happy. Finally, if a client continuously threatens to send their business to a competitor, it is time to reevaluate the relationship. A client who uses this fear tactic is probably taking up more of your time than their true worth. Allow them to move on down the road and focus your time on clients who appreciate the relationship and your responsiveness.

Establishing realistic expectations with your operations team upholds honesty and integrity with your customer. Do you know how long it actually takes (not what policy states) to get a loan underwritten, to clear conditions, and schedule a closing? There is nothing wrong with being honest about what is actually happening. Telling the truth about what your office can actually provide keeps out of hot water with your client. It also allows your client to create expectations with his clientele which keeps everyone in the chain informed and happy.

"Responsive" also means paying attention to the relationship between your customer and your office. It means listening to what your staff has to say about your client, trusting your instincts, and monitoring production reports. Do you notice recurring issues on files or communications with your staff? How many loans are closing versus what has been submitted? A mutually beneficial relationship has integrity. When a relationship becomes one-sided, trust is eroded and bad feelings take root. The responsibility of an account executive is to monitor the relationship for issues and provide timely feedback, internally and externally, to keep a little hitch from becoming a holy mess.

Another aspect of an account executive's job is to represent his client, much like an attorney represents his client in front of a judge. You take ownership of the relationship through advocacy. It is a delicate juggling act. You have to balance the interests of your staff and company, with the needs of your customer. We go back to the first facet of responsiveness. To be an internal advocate, you must clearly define the nature of the problem. With the issue defined, you must then rely upon your internal relationships to find a resolution. First, work directly with the staff person responsible for the area of concern. If that does not resolve the issue, take it to the next level of management, and so on. Working with your operations staff is about respecting their abilities. The branch manager does not have the time to solve every problem. They have line managers who should be empowered to make decisions. Also, you need to know the risk appetite and policies of your company. While it makes since to work to find a solution to an underwriting condition, it is a waste of time to ask for an LTV exception when your company policy will not allow it. Some requests are worth fighting for and others are better handled by standing your companies ground. You don't want to upset the judge with frivolous objections. Understanding your companies risk appetite and policies will earn you the respect of your staff and your client.

Clearly, the "responsive" tool of KRAVE centers on the account executive's ability to communicate, manage, and resolve issues to build trust. You are the liaison between your office and your client, the eyes and ears of both parties. Like a seesaw, you are the pivot point balancing the needs of everyone. You job is to manage the give and take, so the party on the bottom does not decide to hop off sending the other crashing to the ground.

Michael McFarland, CMB, works for Stewart Lender Services as a Regional Account Manager. He is also owner and co-creator of Your Voice International which is dedicated to inspiring companies and people to be the best they can be. Michael can be reached via email at yourvoice1@sbcglobal.net or by phone at 713-703-1124.

Houston

WELCOME TO OUR NEW MEMBERS

Basic Level

Reine Ray – Secure Mortgage – referred by Pam Daine

Carolyn Velazco- The Mili Group – referred by Richard Alvarado

Donna Lalumandier – JDH Capital – referred by Kathryn Hardeman

THANK YOU FOR RENEWING

Paulie McDade – Access Lending

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

In this issue you'll find valuable information such as:

- Tips on how to set yourself apart in today's tough market (pg. 4)
- An article on "Working With The Competition" authored by 2008 Educational Conference Keynote Speaker, Sue Woodard (pg. 7)
- "Do's and Don'ts" of originating FHA loans (pg. 13)

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.

Headquarters Heads Up

Important Reminders

Don't Let the Parade Pass You By! Join the Mardi Gras Parade for Members

Remember…Between now and March 31, 2008 every member you refer gets you one step closer to prizes ranging from a $100 travel voucher, up to a full 2008 National Education Conference Registration with additional travel dollars! Click here for full details. Be sure that any members you refer include your name on the referred line of their membership application so you receive credit!

Help the Sponsorship Committee Reach Their Goal

You can play an integral role in ensuring the future growth and success of NAPMW by helping the Sponsorship Committee Reach their goal of $45,000. How can you help? You can get involved by recruiting corporate sponsors or organizing a local fundraiser. Every little bit helps – even sponsorships of $50 or $100 can add up to have a huge impact.

Are You Distributing the Correct Membership Application?

Now that National Headquarters has relocated to Irving, TX, please check and make sure that you are using an updated membership application reflecting the new mailing address and fax number. If you need a new copy, you can download an updated PDF file from the national web site, www.napmw.org. Click on "Join Now", then "Find A Local Association" (on the left-hand side of the page), then navigate to the page for your Local Association where you'll find the link to the PDF, labeled "Printed Membership Application." Remember, if your Local Association web site is linking to your own PDF copy, you may need to replace that file with the new version as well. If you have any questions, please email us at info@napmw.org for assistance. Thank you for your cooperation!

National Conference Updates

Don't forget your items for the Silent Auction!

Can you believe it is February already? May and the National Educational Conference will be here before we know it, and there's no time like the present to start collecting your items for the Annual Silent Auction. All sorts of items are welcome, but remember that most people will be trying to carry or ship these items back home! Your participation and support are vital to the success of this fund raising event. More details and information on shipping your items direct to the Hilton Riverside are coming soon, so keep watching your HQ Heads Up.

Other Conference News:
Your Next Step In Professional Development:
NAPMW Announces the Certified in Mortgage Ethics (CME) Designation

The NAPMW Institute for Mortgage Learning is excited to announce a new professional designation: Certified in Mortgage Ethics or "CME." This innovative new course will be made available for the first time in a live, classroom setting at the National Conference in May. The CME course will be offered on Wednesday, May 21st, with a four-hour educational session in the morning, followed by the exam in the afternoon. The registration fee for NAPMW Members will be $150. Space will be limited, so keep reading your "HQ Heads Up" and look for updates on www.NAPMW.org. More details are coming soon!

NAPMW HOUSTON 2007 – 2008 EXECUTIVE BOARD

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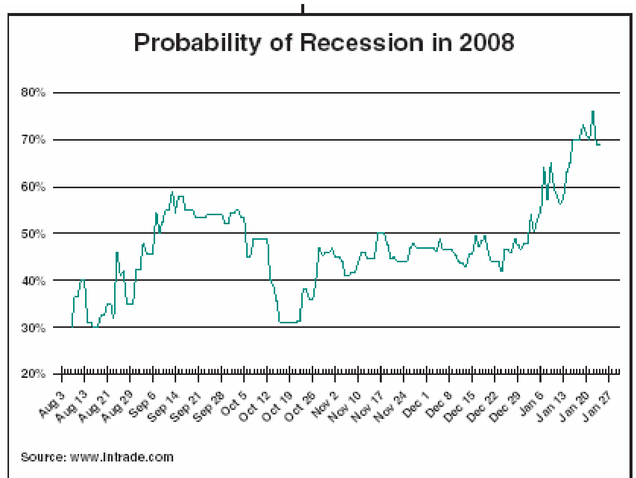
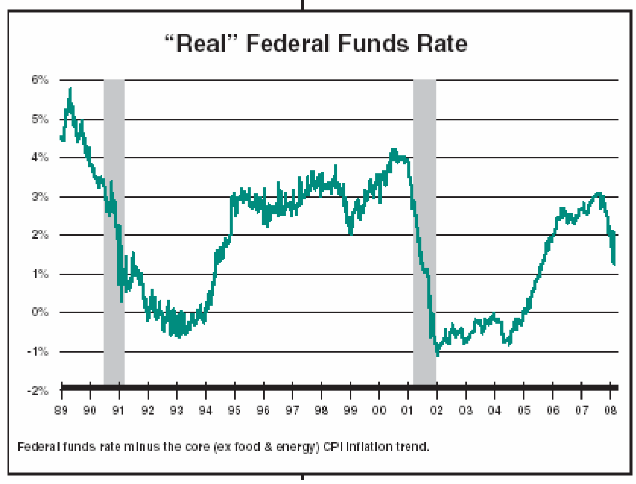
RECESSION!?

Nearly everyone seems to believe the U.S. is now in — or immediately destined to be in — an economic recession. According to the online betting site intrade.com, for example, 7 -out-of-10 participants with money on the line are betting a downturn will start this year. The choir of recession predictors includes too many respectable economists to name. Lately, the debate has shifted beyond questions of "if?" to "how bad?" The January 21 edition of the *Wall Street Journal,* for example, featured an article titled "A U.S. Recession Might Be Deeper Than Past Two."



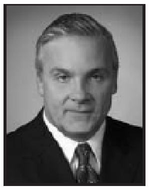
But precisely because a recession is so widely expected, it is also unlikely. You see, forecasters have a poor record forecasting recessions, in part, because such events are theoretically aberrant. The models we build tend toward equilibrium, not disarray. For example, if demand declines then prices and interest rates should too. But lower prices and interest rates, in turn, tend to buoy demand.
So, in a flexible, dynamic economy, where information is readily available and adjustments occur quickly, recessions are hard to predict. In fact, recent recessions can largely be attributed to unforeseen events — like the terrorist attacks of 9/11, or the Iraqi invasion of Kuwait in 1990.



The "recession" of 2008, however, is hardly a stealthy one. On the contrary, policy makers are well out in front of this and are taking precautions accordingly. With its 75 basis point cut in the federal funds rate on January 22, monetary policy is already now in stimulative territory. Previously, such low interest rates didn't occur until well after a recession began. And if futures markets are even half-right, more rate cuts are coming. Additionally, by the time you're reading this, a substantial fiscal stimulus package of tax "refunds" and investment credits will likely be law.

Given the 2-3 months it takes to process refund checks to individuals, the bounty should hit mailboxes this spring. Research on the payouts of 2001 and 2003 suggest that two-thirds of the money was spent over a six-month period, but this round should be even more impactful since its supposedly targeting low/moderate income households that spend more of their income. Additional credits for business investment should combine to provide a boost of roughly 1 percent of GDP by the second half of this year.

Finally, it's important not to lose sight of what is arguably the principal contributor to our economic woe — the housing market collapse. Now in its third year, the decline in home sales seems close to a bottom and construction activity isn't likely far behind. To be sure, the secondary effects (e.g. price declines and wealth losses) will linger for longer, but these are called "secondary effects" precisely because their relevance is secondary. Hence, the economic outlook for 2008 should resemble that of 2003 — when policy makers last acted to address our economic woes. Then, stimulative fiscal and monetary policies were enacted to counter the angst surrounding an impending War in Iraq. And when the worst fears of that time went unrealized, economic uncertainty abated just as the stimuli were kicking in — providing for a solid second half for the year.



National City
Richard DeKaser
Chief Economist

www.Houston-MBA.com www.napmwhouston.org www.ghamb.org

February 20, 2008

Come see what the New Year is predicated to bring!

REGIONAL FORECASTING

Guest Speaker: Mike Inselmann

Mike Inselmann is co-founder and President of Metro-Study based here in Houston, Texas. MetroStudy is a leading provider of primary and secondary market information to housing related industries nationwide. The company is also recognized for it's consulting expertise on development, economic issues and marketability of residential and commercial properties.

Mr. Inselmann is a primary source of information for the National Association of Home Builders. local and state builder associations and government planning agencies. He is a native of San Antonio, a graduate of Rice University and a frequent guest of HMBA and GHAMB.

Maggiano's

2019 **Post Oak Blvd**

Houston, TX 77056

Registration: 11:30 am RSVP: $30.00

Lunch Served: 12:00 pm Non-RSVP: $35.00

If you RSVP and do not attend, you are still responsible for the cost of your lunch!

To RSVP click the link mailto:HMBA@stewart.com.

NAPMW

Bottle Auction and Wine Tasting

February 12

What is this event all about and how do I participate?

- This is our signature fundraising effort that supports all education seminars throughout the year.
- Donate a bottle - use your imagination! It could be a wine bottle, a glass vase, a perfume bottle - almost anything qualifies! Make it pretty & put a gift certificate with it. No minimum required

Donate a silent auction item - anything goes! Gives everyone a chance to participate and bid!

If you want to be a contributor, just fill out this form and email back to

Mark Bunting (mbunting@amtrust.com)

Name ____________________ Company ____________________

(✓) Bottle __________ Silent Auction Item ______________

Thank You!!

$25 Members and Future Members

Appetizers, Cash Bar, Wine Tasting, Live & Silent Auctions

Hess Club
5430 Westheimer
Visa, Mastercard, Checks & Cash accepted
Questions, call Mark Bunting 713 392 1026
Bring your special Valentine!
R.S.V.P. at **www.napmwhouston.org**

Just a reminder to some of our members that your membership has or is about to expire. You can renew it today online at www.napmw.org This is the National website and while you are renewing make sure that your information is current on your member profile so you will receive the news from our National Headquarters.

Note from the editor...

What do you want to see in this newsletter? Market trends? New selling ideas? New Products? New Laws coming into effect? A great drink recipe?

It is the goal of the 2007 Board to make this newsletter GREAT and also for it to be a tool for you. I would love to hear from you on different ideas of what you wish to see, even if it is a one time thing or an ongoing article or subject of interest.

Please email your thoughts to me at aaron@hansz.com and as always have a great day!

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.

Did you ever want to be an AUTHOR?

Did you ever want your own BY-LINE?

Here's your chance!

Notes and Deeds, the national publication of NAPMW, is accepting articles for publication in the **April** issue. The deadline is **March 1**.

Regularly featured columns include "Women at Work" with information about the advancement of women in the workforce and "Neighborhood Watch" that highlights the activities and accomplishments of NAPMW's Region and Local Associations.

Submit your articles to Syrisse Parker, Notes & Deeds Committee Member, at syrisses@yahoo.com.

P.S. March 1 will sneak up on you! Start writing now and submit early!!

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 2007-2008

February 12	Annual Bottle Auction & Tasting! (new this year!!!)
March 11	Internal Revenue Service.
April 8	Senator Dan Patrick
May 13	Installation of Officers

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

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

FALL in LOVE with NAPMW!

NAPMW National Association of Professional Mortgage Women
Houston

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

EDUCATION

FREE Educational Training on Topics such as:

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

and more!

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

Get the schedule:
www.NAPMWHouston.org

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

MEMBERSHIP INCLUDES:

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

DISCOUNTS INCLUDE:

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

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