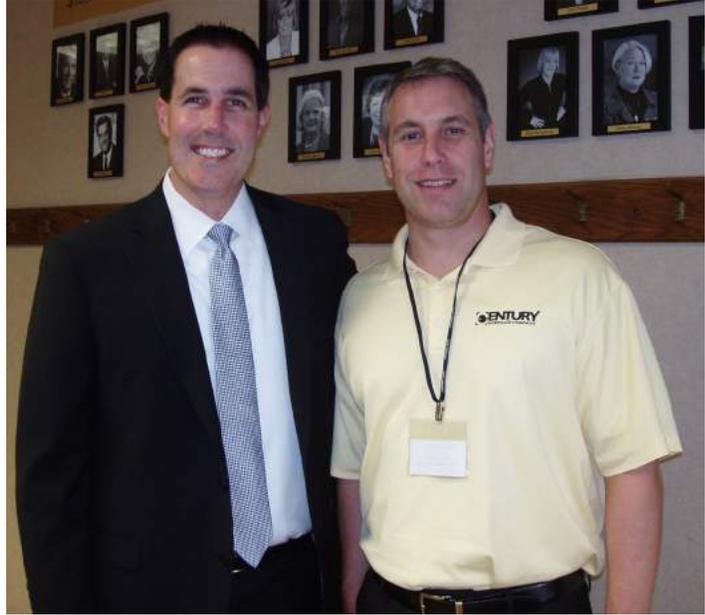




## August 10th General Membership Meeting Recap: Zero to \$100 Million— Brandon Burks Team

In 2015 Brandon Burks came to Lexington to speak to the MBA of the Bluegrass. The title of his presentation was Zero to \$50 Million. In just two short years the title of his program for August 10, 2017 was Zero to **\$100 Million!** One of the attendees of this meeting brought notes from when Brandon spoke before. His presentation definitely made an impact two years ago and it did again in 2017.



**From left: Brandon Burks, Bryan May, Century Mortgage**

Brandon Burks, a mortgage lender with FirstBank Mortgage Partners, wasn't planning on becoming a mortgage banker. He had a math degree and thought he would become a pharmacist. He eventually became a high school basketball coach but soon found out that the hours and the pay were not quite what he wanted to pursue for the rest of his life. He wanted his wife to stay home with their children. Quality of life is important to him. His mentor, Coach Michael Burt, encouraged him to try mortgage lending. He started with zero. Now his aspiration is \$100 million!

Brandon talked about 4 Steps to go from Zero to \$100 million. Those 4 steps are:

- 1) Dominant Aspiration & Mapping Your Week
- 2) Knowledge is P-O-W-E-R
- 3) Massive Growth through Activation Events
- 4) Building a Team

**Continued on pages 2 and 3**

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Dominant Aspirations is setting goals and mapping out your plan. How do we get to \$100 million? In the Brandon Burks Team they strengthen their relationships with their realtors and builders through Activation Events, Social Media, and Marketing. He said that their firm wants to make the mortgage process as easy as possible for all parties.



Knowledge is P-O-W-E-R. He tries to attend conferences to learn as much as possible about the industry. He said that the average age of a home buyer today is 33. He said we need to understand this age group. There will be more home buyers in the next 8 years.

Brandon talked about Activation Events for Massive Growth. The Brandon Burks Team has a movie event which has brought more impact in less time. His team does about 10-12 events per year. In January they did a "How to Explode in 2017" with realtors. They assembled the top 4 agents for a panel to talk to other realtors. In the fall the Team has a Customer Appreciation Day, usually on a Sunday afternoon. They have it on a farm and have activities for children and adults. The team also has a concert and invites the top client referral sources.



Building the Right Team is imperative to success. Brandon started by himself and he messed up a lot in the beginning. As he started growing he added people. "You trust very few people and those you trust better never let you down!" Brandon said to surround yourself with those who want you to succeed. Do you want to do \$20/hour work or \$500/hour work?

**Why build a team?**

- 1) Increase capacity by eliminating low value activity
- 2) Create time for family, health, and happiness.
- 3) Utilize teaching skills.
- 4) Higher volume=Higher income
- 5) Energy, excitement, enthusiasm

The Brandon Burks team meets with 80% of their clients face to face. They want to make a connection. When to add to staff? He said that you should add 1 staff member per every 6-8 loans. The Brandon Burks Team consists of a loan setup specialist, executive assistant/marketing specialist, dialer/business development, and production partner/junior loan officer.

Brandon encouraged the audience to check out Coach Michael Burt's website called Monster Producer/Monster Mortgage—[www.monsterproducer.com](http://www.monsterproducer.com)

**Contact Brandon Burks at [bburks@firstbankonline.com](mailto:bburks@firstbankonline.com) or Megan Henley at [mhenley@firstbankonline.com](mailto:mhenley@firstbankonline.com)**

**Brandon Burks has shared his PowerPoint with everyone. It is on the home page of the MBA of the Bluegrass website, [mbabluegrass.org](http://mbabluegrass.org).**

**Thank you MGIC for sponsoring this meeting!!**





## Kentucky Housing Corporation is celebrating 45 years of financing the American dream.

As the state housing finance agency since 1972, KHC has helped **94,000 families** purchase a home. KHC offers a variety of low-interest mortgage loans and special funding programs, as well as Down payment Assistance Programs (DAP) and Home Buyer Tax Credits, to make owning a home affordable for Kentuckians.

Helping families buy a home they can afford—we strengthen families and communities!

**Let us help your customers! Please visit KHC's website for more information and marketing materials.**

For more information KHC's programs, or to receive marketing materials for them, contact KHC Single-Family Programs toll-free in Kentucky at 800-633-8896 or 502-605-1320; TTY 711; or email [khuw@kyhousing.org](mailto:khuw@kyhousing.org).

[www.kyhousing.org](http://www.kyhousing.org)

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**KHC** | Kentucky Housing Corporation  
Investing in quality housing solutions.

**Welcome New Member!**



**Please visit the MBA of the Bluegrass website directory for contact information.**

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**Looking for Members!**



Do you know a bank, an attorney, a title company, an insurance company, or mortgage lender who should be a member of the MBA of the Bluegrass??? Please be inviting! **Contact any of the board members listed on the website.**



MBAKY members, registration is now open for the **Fall 2017 MBAKY Compliance Seminar** at the Embassy Suites Hotel in Lexington on Tuesday, October 3rd!

As announced earlier, the agenda includes presentations from nationally speakers, including;

Denyette DePierro, VP & Sr. Counsel/American Bankers Association

Bob Evely, Vice President/CBCInnovis

Ari Karen, Principal/Offit Kurman

Jack Konyk, Executive Director/Weiner Brodsky Kider

Bob Niemi, Sr. Advisor/BakerHostetler

These presentations will cover: state examinations, HMDA, fair lending, social media fraud risk, cyber security, new lien and judgement challenges, and more!

After these presentations, there will be an attendee roundtable to discuss critical industry issues addressed earlier as well as others such as the new URLA! This will be facilitated by current MBAKY members and questions/topics from attendees is encouraged! At the end of the event, there will be a networking opportunity, including a cash bar.

The registration fees for this are **\$99** for the 1st employee from a member company and **\$79** for additional registrants, and \$149 for non-members. You can register at the MBAKY website:

<http://www.mbaky.org/2017-compliance-seminar/>

We want to thank our initial sponsors for their support of this that include:

**Finastra, MGIC and Mortgage Insource Services**

If you are interested in sponsoring, please contact the MBAKY office below or download the sponsor form on the website page listed above.

Finally, if you have any questions, please contact the MBAKY office listed below and we look forward to seeing you there!

Alan Thorup

Executive Director

P.O Box 596

Fishers, IN 46038-0596

317-428-7699

[mbaky@sbcglobal.net](mailto:mbaky@sbcglobal.net)

[www.mbaky.org](http://www.mbaky.org)

**Title: MBA Statement on Introduction of SAFE Transitional License Act****Source: MBA****Date: August 7, 2017****Contact: Rob Van Raaphorst, [rvanraaphorst@mba.org](mailto:rvanraaphorst@mba.org)****Washington, D.C. (August 7, 2017)**

David H. Stevens, CMB, President and CEO of the Mortgage Bankers Association (MBA), released the following statement on the bipartisan introduction of the SAFE Transitional License Act in the U.S. Senate. The bill (S. 1753) was introduced and originally co-sponsored last week by Senators Dean Heller (R-NV) and Bob Menendez (D-NJ). Substantially similar bipartisan legislation (H.R. 2948) was introduced in the U.S. House of Representatives in late June, and originally cosponsored at that time by Reps. Steve Stivers (R-OH), Bruce Poliquin (R-ME), Joyce Beatty (D-OH), and Kyrsten Sinema (D-AZ), respectively.

"The mortgage finance industry is grateful for the bipartisan, bicameral introduction of these important bills that would amend the federal Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act). I applaud Senators Heller and Menendez, and Representatives Stivers, Beatty, Poliquin and Sinema for their leadership," said Stevens.

"This legislation will maintain the important consumer protections established under the federal SAFE Act, while offering enhanced workforce mobility for mortgage loan officers who choose to change employers or move across state lines to pursue new career opportunities. MBA looks forward to working with these lawmakers, as well as the leadership of the House Financial Services and Senate Banking Committees, to help advance this legislation to the President's desk."

Both bills would amend the SAFE Act to provide temporary authority (120 days) to originate mortgage loans to MLOs transitioning between federally insured depositories and non-depositories, as well as across state lines. The legislation would require states to issue this transitional authority to experienced loan originators currently employed by a financial institution. Importantly, the bill also stipulates that all transitioning individual MLOs - and the non-bank institutions sponsoring them - remain subject to all required elements of the SAFE Act, as well as applicable state law.

**MBA of the Bluegrass**  
**2017 Board Officers and Directors**

**Board Officers—**

Will Puckett—President, PNC Mortgage

Tenia Debord—President Elect, Wells Fargo Home Mortgage

Abdul Muhammad—Treasurer, WesBanco Bank

Jason Heflin—Secretary, loanDepot, LLC

Brian Gardner—Immediate Past President, Bluegrass Land Title

**Directors—**

AJ Daugherty—AAA Insurance-AJ Daugherty

Brenda Weaver—ehome Network

Tim Vaughan—Fairway Independent

Bryan May—Century Mortgage Company

Emily Grant—Bluegrass Land Title

Sherri Wagerman—MGIC

Wayne Thompson—Walden Mortgage Group

Marcie Morris—Kentucky Housing Corporation

Stephen Neary—Chase

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**2017 MBA of the Bluegrass Inc. Board Officers**

**President**—Will Puckett, (502) 418-4902, [will.puckett@pnc.com](mailto:will.puckett@pnc.com)

**President Elect**—Tenia Debord, (859) 771-8707, [tenia.debord@wellsfargo.com](mailto:tenia.debord@wellsfargo.com)

**Secretary**—Jason Heflin, (859) 621-6592, [JHeflin@loandepot.com](mailto:JHeflin@loandepot.com)

**Treasurer**—Abdul Muhammad, (859) 244-7254, [AMuhammad@wesbanco.com](mailto:AMuhammad@wesbanco.com)

**Past President**—Brian Gardner, (859) 266-1611, [bgardner@bluegrasslandtitle.com](mailto:bgardner@bluegrasslandtitle.com)

## 2017 Committees

The next two pages have the committees for 2017. If you want to plug in and do more for the MBA of the Bluegrass please contact one of the board officers or committee chairs.

**Legislative**—Is responsible for reporting to the Board of Directors and the membership any current activity on local, state, or national legislative issues.

**Committee Chair—Tim Vaughan, (859) 327-0085, [tim.vaughan@fairwaymc.com](mailto:tim.vaughan@fairwaymc.com)**

**Ethics**—Responsible for inquiries or accusations against members and reporting to the Board of Directors their findings and recommendations.

**Committee Chair—Brenda Weaver, (844) 243-4663, [bweaver@ehomenetwork.org](mailto:bweaver@ehomenetwork.org)**

**Finance**—Shall prepare a budget of the estimated income and expenses of the organization for the year.

**Committee Chair—Abdul Muhammad, (859) 244-7254, [AMuhammad@wesbanco.com](mailto:AMuhammad@wesbanco.com)**

**Membership**—In charge of recruitment and retention. They will devote their attention to the proper welcoming of new members and guests and to strive to encourage friendships among members.

**Committee Chair—Abdul Muhammad, ((859) 244-7254,  
[AMuhammad@wesbanco.com](mailto:AMuhammad@wesbanco.com)**

**Affiliate Relations**—This committee is responsible for promoting and recruiting affiliate members to the organization. This involves planning and conducting special events for our affiliates.

**Committee Chair—A.J. Daugherty, (859) 425-5816, [adaugherty@aaa-alliedgroup.com](mailto:adaugherty@aaa-alliedgroup.com)**

**“Remember, members do business with members.”**

## 2017 Committees Continued:

**Education/Program**—This committee is responsible for organizing meetings, identifying location, scheduling speakers, and securing sponsorships for the events. Additionally this committee is responsible for arranging any special events like the golf outing and Christmas party. This committee selects topics, arranges dates/times, and secures speakers for Educational Roundtables to educate the membership.

**Committee Chair—Tenia Debord, (859) 260-2988, [tenia.debord@wellsfargo.com](mailto:tenia.debord@wellsfargo.com)**

**By-Laws**—Reviews the by-laws and proposes any changes that are necessary

**Committee Chair—Sherri Wagerman, (502) 930-2697, [sherri\\_wagerman@mgic.com](mailto:sherri_wagerman@mgic.com)**

**E-Communications**—Responsible for the current development and future upgrades to the website and will stay current on all technological advances in the industry.

**Committee Chair—Mellissa Buckley, (859) 361-6706, [Mellissa.buckley@fntg.com](mailto:Mellissa.buckley@fntg.com)**

**PR/Communications**—Supplies monthly notices concerning the organization meetings and other interesting information of the membership to newspapers, radio and television stations.

**Committee Chair— Emily Grant, (859) 266-1611, [egrant@bluegrasslandtitle.com](mailto:egrant@bluegrasslandtitle.com)**

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### **Important Websites to Know**

**Mortgage Bankers Association of Louisville**

**<http://www.mbalou.org>**

**Mortgage Bankers of Kentucky**

**<http://www.mbaky.org>**

**The National Mortgage Bankers Association**

**<http://www.mortgagebankers.org>**

**Mortgage Fraud Blog**

**<http://www.mortgagefraudblog.com/>**

**FBI Mortgage Fraud**

**<http://www.fbi.gov/page2/dec05/operationquickflip121405.htm>**