



**MBA of the Bluegrass—Keeneland Outing
April 13**



Sponsored by:
RADIAN
Ensuring the American Dream[®]

**We are pleased to have as our speaker
Lexington Mayor Jim Gray**



The event will be held in the Keeneland room.

Tickets are \$66 per person and include admission, lunch and a parking pass.

Registration: 10:30 a.m.

Buffet: 11:30 a.m.

Mayor Gray: Noon

Sold out at the time of this writing!

To be put on a wait list RSVP at MBABluegrass@aol.com

Recap: Real Estate United March Madness!

What a great evening for five real estate entities in Central Kentucky to come together! Representatives from CCIM, GLAA, IREM, LBAR, and CPAL gathered with members of the MBA of the Bluegrass at the new venue, Shakespeare & Co., at their Chinoe location. The weather was nice enough that people could gather around the bar inside and also mingle on the patio. At last count there were approximately 160 people who attended! Everyone had a good time seeing old friends and making new ones. We want to thank Gesela Brown, First Security Bank, for chairing the committee for this event and also Home Warranty, Inc., for helping sponsor it.



to



Real Estate United March Madness: More pictures!



Welcome New Members!

 **Citizens Bank®**



Wallace Barber Insurance Agency

Please visit the MBA of the Bluegrass website directory for member information.

www.mbabluegrass.org

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 or Membership Chair, Dawn Severt, (859) 278-5000, dawn@donwhiteatty.com**



Kentucky Housing Corporation (KHC) is pleased to recognize our Top Loan Producers for the 2015 calendar year.

Kentuckians who receive a loan from KHC work with one of 87 lending partner banks and mortgage companies throughout the state. KHC offers safe and secure home loans for first-time and previous home buyers. Since its creation in 1972, KHC has helped over 90,400 households become homeowners in the Commonwealth.

We thank all of our lending partners for helping provide affordable homeownership opportunities for those who want to own a Kentucky home.

Congratulations to our 2015 Top Loan Producers!

Top Lenders

Overall Top Producing Lender: American Mortgage Service Company

First Runner-Up: Stockton Mortgage Corporation

Second Runner-Up: Century Mortgage Company

First Liberty Financial Mortgage
Commonwealth Bank & Trust Company
Caliber Home Loans
Envoy Mortgage Ltd.
Key Mortgage Company Inc.
Benchmark Mortgage
PrimeLending
Stock Yards Bank & Trust Company
Mortgage Suppliers Inc.
Central Bank & Trust Company
Republic State Mortgage Company
South Central Bank
Bank of England
HomeServices Lending LLC
Citizens Union Bank
First Community Mortgage Inc.
Fifth Third Mortgage Company
Branch Banking & Trust Company
InterLinc Mortgage Services LLC

Top TPO Lenders

Independence Bank of Kentucky
Citizens National Bank of Somerset
Statewide Mortgage LLC

Top MCC Lenders

Stockton Mortgage Corporation

Top Producing Loan Officers

First: Darrell Overstreet,
Key Mortgage Company Inc.
Elayne Havens
Amber Smith
Josh Price
Heather Montgomery
Dennis Tindle
Dustin Mistelske
Christie Brown
Ralph Adams
Brenda Blackburn
Cathy Himes
Paul DeSurne
Teri Knott
Kevin Brinkman
Jesse Hardin
Linda Sharp
Lori Thomas
Julia Vice
Cindy Vaughn
Beverley Leonhardt
Shannon Neuschwander

Cindy Aull
Becky Bleemel
Osia Craig
Connie Gilbert
Eric Kimble
Helen McCollum
Sue Ann McKissick
Nancy Thompson
Sherrida Burrus
Miranda Marston
Gay Parker
Clayton Farris
Susan Hatfield
Marty Spurlock



List in order of loans produced.

Toll-free in KY at 800-633-8896 or 502-564-7630, ext. 291

www.kyhousing.org



KHC | Kentucky Housing Corporation
Investing in quality housing solutions.

MBA of the Bluegrass 2016 Slate of Board Officers and Directors

Board Officers—

Brian Gardner—President, Bluegrass Land Title

Will Puckett—President Elect, Citizens Bank

Tenia Debord—Secretary, Wells Fargo Home Mortgage

Addam Lewis—Treasurer, First Security Bank

Directors—

Brittany Lawson, Thrivent Financial

Abdul Muhammad, PrimeLending

Stephen Neary, Chase

Ashley Smyth, Bank of England Mortgage

Tim Vaughan

Bryan May, Century Mortgage Company

Dawn Severt, Don B. White, Attorney at Law

Gretchen Shuck, Shuck Appraisal Company

Emily Grant, Bluegrass Land Title LLC

Mellissa Buckley, First American Title Insurance Company

Marcie Morris, Kentucky Housing Corporation

Diana Oliver, PNC Mortgage

2016 MBA of the Bluegrass Inc. Board Officers

President—Brian Gardner, (859) 266-1611, bgardner@bluegrasslandtitle.com

President Elect—Will Puckett, (502) 418-4902, william.puckett@citizensbank.com

Secretary—Tenia Debord, (859) 771-8707, tenia.debord@wellsfargo.com

Treasurer—Addam Lewis, (859) 899-8880, alewis@firstsecurity.net

Past President—Mellissa Buckley, First American Title, (859) 361-6706, mebuckley@firstam.com

Title: MBA Creates the Task Force for a Future Secondary Mortgage Market**Source: MBA****Date: March 25, 2016****Contact: Rob Van Raaphorst, rvanraaphorst@mba.org****WASHINGTON, D.C. (March 25, 2016)**

Today, the Mortgage Bankers Association (MBA) announced the creation of the Task Force for a Future Secondary Mortgage Market. This Task Force was created with the objective of developing a proposal that will address the future of the Secondary Mortgage Market, and in particular, an end-state model that can also fulfill an affordable housing/duty to serve mission. The Task Force anticipates completing this proposal by the end of the year.

The members of this Task Force are made up of individuals from MBA member companies representing a broad cross-section of the residential and multifamily real estate finance industries, including entities of varying sizes and business models. The Task Force will be chaired by Rodrigo Lopez, CMB, Executive Chairman of NorthMarq Capital Finance and Chairman-Elect of MBA. "A strong, sound secondary mortgage market is paramount to the overall success of the real estate finance industry. That is why it is of the utmost importance that policymakers and stakeholders create a strong and stable system that ensures liquidity, affordable mortgage credit and serves consumers," said Lopez. In addition to Lopez, members of the Task Force for a Future Secondary Mortgage Market include:

- David Battany, Guild Mortgage Company
- Scott Bassin, PNC Real Estate
- Jon Baymiller, NYCB Mortgage Company, LLC
- Teresa Bryce Bazemore, Radian Guaranty Inc
- Keith Bickel, Bank of America Home Loans
- Byron Boston, Dynex Capital, Inc.
- Jeff Bode, Mid America Mortgage, Inc.
- Michael Bright, PennyMac Financial Services, Inc.
- Pete Carroll, Quicken Loans, Inc.
- Hank Cunningham, First Mortgage Company, LLC
- Denise DesRosiers, JP Morgan Chase
- Peter Donovan, CBRE Capital Markets
- David Durning, Prudential Mortgage Capital Company
- Tari Flannery, M&T Realty Capital Corporation
- Raghu Kakumanu, Wells Fargo Home Mortgage
- Angela Mago, KeyBank Real Estate Capital
- Mike May, Cantor Commercial Real Estate
- Tom Millon, Capital Markets Cooperative, LLC
- A.W. Pickel, III, LeaderOne Financial Corporation
- Julie Piepho, Cornerstone Home Lending, Inc.
- Pat Sinks, Mortgage Guaranty Insurance Corporation (MGIC)
- Debra Still, Pulte Mortgage LLC
- Bob Stout, Q10 Capital, LLC

2016 Committees

The next two pages have the committees for 2016. 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, Vaughantim2@gmail.com

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

Committee Chair— Roberta Wilson, (859) 221-1403, rdwilson@bbandt.com

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

Committee Chair—Addam Lewis, (859) 899-8880, alewis@firstsecurity.net

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—Dawn Severt, (859) 278-5000, dawn@donwhiteatty.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—Gesela Brown, (859) 421-3406, gbrown@firstsecurity.net

“Remember, members do business with members.”

2016 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—Will Puckett, (502) 418-4902, william.puckett@citizensbank.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

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, mebuckley@firstam.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

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>