



**Mortgage Bankers Association of the Bluegrass Presents  
Credit Trends Today with Shelly Werner, CBC Innovis**



**Read Shelly's Bio on page 2**

**Wednesday, October 26, 2016**

**Location: HBAL**

**3146 Custer Drive**

**Lexington KY 40517**

**Networking/Lunch: 12:30-1:00 p.m.**

**Program: 1:00-2:00 p.m.**

**This program is free to MBA of the Bluegrass members.**

**Thank you Ryan McCord, Kentucky Farm Bureau Insurance, for  
sponsoring this meeting!**



**Please RSVP to [MBABluegrass@aol.com](mailto:MBABluegrass@aol.com) by Monday, October 24, 5:00 p.m.**

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## Shelly Werner's Bio

Shelly has been in the credit industry since 1991. She worked for an Equifax affiliate for 17 years as a marketing representative. Shelly also worked as a HUD certified credit counselor at The Housing Partnership for 18 months and loved working with people to create a budget and get their credit back on track. She is now working for CBC Innovis as the Account Executive for the state of Kentucky and half of Indiana. Shelly works with financial institutions to solve their mortgage credit needs as well as fraud and 4506 transcripts. She has worked with CBC for almost 5 years. Shelly has been married for 28 years and has 2 children; one just married and one in college.

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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.**

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## Membership Renewals Will Be Starting Soon!

Please check the MBA of the Bluegrass Directory on the website, [www.mbabluegrass.org](http://www.mbabluegrass.org), to confirm your firm's members! If there are changes/additions please contact [MBABluegrass@aol.com](mailto:MBABluegrass@aol.com)



# KHC Has Down Payment Assistance Up to \$6,000\*.

In addition to low-rate mortgage loans, Kentucky Housing Corporation (KHC) also offers two types of Down payment Assistance Program – or DAP.

These DAPs help home buyers with down payment and closing costs for the purchase of new or existing properties up to a maximum purchase price limit of \$283,900.

DAP is a great option for any home buyer, especially those worried about saving, or using their savings, for their home purchase.

The advantages of DAP:

- Requires little to no money out of pocket.
- Always available and is continually funded.
- Available for first-time and repeat home buyers.

*\*Terms and conditions vary, depending on DAP product.*

Toll-free in KY at 800-633-8896 or 502-564-7630, ext. 291, or TTY 711.

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



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

## MBA of the Bluegrass

### Proposed 2017 Slate of Board Officers and Directors

#### Board Officers—

Will Puckett—President, PNC Mortgage

Addam Lewis—President-Elect, First Security Bank

Tenia Debord—Treasurer, Wells Fargo Home Mortgage

Abdul Muhammad—Secretary, PrimeLending

Brian Gardner—Immediate Past President, Bluegrass Land Title

#### Directors—

AJ Daugherty—AAA Insurance-AJ Daugherty

CJ Cunningham—Movement Mortgage LLC

Brenda Weaver—ehome Network

Tim Vaughan—Huntington National Bank

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

## 2016 MBA of the Bluegrass Inc. Board Officers

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

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

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

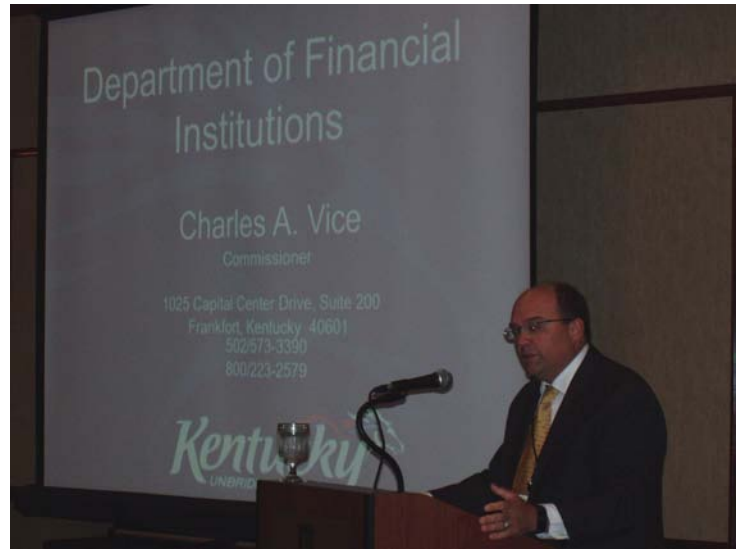
**Treasurer**—Addam Lewis, (859) 899-8880, [alewis@firstsecurity.net](mailto:alewis@firstsecurity.net)

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



The October 4 Compliance Seminar was held at the Embassy Suites in Lexington. Over 70 people registered for this first time event. Speakers included Charles Vice, Commissioner of the Kentucky DFI, Jack Konyk, Executive Director of Government Affairs, Weiner, Brodsky, Kider P.C., and Brandy Fultz, from the CFPB. Brian Gardner, President of the MBA of the Bluegrass, and Will Puckett, President Elect of the MBA Bluegrass, were facilitators at the attendee roundtables. The following are some pictures from the event.





**Title: MBA Launches Initiative to Support Women in Real Estate Finance****Source: MBA****Date: October 18, 2016****Contact: Rob Van Raaphorst, [rvanraaphorst@mba.org](mailto:rvanraaphorst@mba.org)**

**WASHINGTON, D.C. (October 18, 2016)** - Today, The Mortgage Bankers Association launched a new networking platform for women in the real estate-finance industry. *mPower - MBA Promoting Opportunities for Women to Extend their Reach* -- will provide an opportunity for women to strengthen their networks, achieve professional growth, and exchange ideas and information about the industry.

"Addressing the needs of this important segment of our workforce is essential to our industry's success," said David H. Stevens, CMB, President and CEO of the Mortgage Bankers Association. "MBA can be the catalyst for creating a strong, diverse network of women in our industry."

"mPower is designed to recognize and promote the rise of women in the real estate finance industry, as well as the overall workforce," said Marcia Davies, Chief Operating Officer of the Mortgage Bankers Association. "Our goal is to provide information, events and a networking platform to help women maximize their overall potential."

MBA members can access the platform through this newly created page on the MBA website. Once somebody joins the networking group, they can receive notices of MBA's women's events, gain access to its resources and information, and join their peers in a private, member-only online community.

The next notable mPower event will be the ***Women in Mortgage Banking Networking Event Featuring MSNBC's Mika Brzezinski***, which will take place at MBA's Annual Convention on October 25 in Boston, Massachusetts. The event will be an opportunity to network with colleagues and gain relatable, tangible advice on ways women can empower themselves to express their worth in business and in life.

Mika Brzezinski, co-host of MSNBC's award winning morning show *Morning Joe*, and a three-time *New York Times* best-selling author, will be the featured speaker where she will discuss her most-recent book, *Grow Your Value: Living and Working to Your Full Potential*, which gives women the tools necessary to advocate for themselves and grow their financial futures both professionally and personally.

## 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, [tim.vaughan@huntington.com](mailto:tim.vaughan@huntington.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](mailto: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](mailto: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—Open**

**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](mailto: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, [will.puckett@pnc.com](mailto:will.puckett@pnc.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, [mebuckley@firstam.com](mailto: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](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>**