



Real Estate United
TUESDAY MAY 1ST, 2018
5PM-7PM

MARIKKA'S

RESTAURANT & BIER STUBE

411 SOUTHLAND DRIVE
APPETIZERS - CASH BAR - NETWORKING
EVENT COURTESY OF OUR WONDERFUL SPONSORS:



Home Warranty
GLAA
Greater Lexington Apartment Association
IREM
INSTITUTE OF REAL ESTATE MANAGEMENT
Kentucky-West Virginia Chapter
CPAL
Commercial Property
Association of Lexington
BIA
Building Industry Association
of Central Kentucky
Mortgage Bankers Association of the Bluegrass, Inc.
CCIM
Kentucky
CCIM Chapter
lbar.com

PLEASE RSVP TO YOUR ORGANIZATION BY APRIL 27TH

MBA of the Bluegrass Members—Please RSVP to MBABluegrass@aol.com by Friday, April 27th!

Mortgage Bankers Association of the Bluegrass

Annual Golf Scramble

Sponsored by



Don B. White

Real Estate Attorney

(859) 278-5000

2357 Huguenard Dr

Suite 200

Lexington, KY 40503

Thursday, May 17, 2018

Connemara Golf Course

2327 Lexington Road

Nicholasville KY 40356

www.connemaragolfcourse.com

859-885-4331

Registration for hole sponsors begins at 10:00 a.m.

Registration for golfers begins at 10:30 a.m.

Lunch: 11:00-12:00 p.m.

Shotgun Start: 12:00 p.m.

Dinner Following Golf Scramble: 5:30 p.m.

Golf – Single - \$90/person

Golf – Foursome - \$320/team; \$80/person

Includes: Lunch, Dinner, Golf Cart

Dinner only for non-golfers - \$20

There will be several great prizes presented for both the golf and dinner participants.

Golf Registration

Golf:

	Player's Name	Company
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____

Please complete the registration and return with check to:

Dottie Hatton
Mortgage Bankers Association of the Bluegrass
PO Box 1054
Lexington, Kentucky 40588

Email: MBABluegrass@aol.com

Please make checks payable to: Mortgage Bankers Association of the Bluegrass

If paying with a credit card please include the following:

Credit card complete number _____

Billing postal code _____

Expiration date _____

Security code/CVV _____

If you have questions about the event, please contact Jason Heflin, (859) 621-6592, JHeflin@loandepot.com, Gretchen Shuck, (859) 277-2069, shuckapp@twc.com, or Nicole Gardner, (859) 255-1211, nicole@holbrookandholbrook.com

Golf Outing Sponsor Request

We are also asking for hole sponsorships. In an effort to promote involvement, the sponsorship will break down as follows:

- **\$250.00 for Par 4s & 5s (please specify tee or green).**
- **\$350.00 for Par 3s; Longest Drive; Closest to the Pin**
- **\$500 for Drink Cart (for both Drink Carts)**
- **\$500 for Lunch Sponsorship**
- **\$500 for Dinner Sponsorship**
- **\$500 for Golf Cart Sponsorship**
- **\$300 for Driving Range Sponsorship**
- **\$250 for Putting Green Sponsorship**
- **\$250 for TOPS in Lexington photos**
- **Sponsorships will be reserved on a first-come, first-served basis.**
- **Door prizes will also be accepted.**
- **If you plan to have a contest or door prize at your hole, please let us know so that we can promote the event in upcoming announcements and literature.**

If you plan to have a representative working your sponsorship hole, please let us know in advance.

Please complete the following and return to Dottie Hatton by May 11, 2018.

Dottie Hatton

Office: (859) 225-0351

Mortgage Bankers Association of the Bluegrass

P.O. Box 1054

Email: MBABluegrass@aol.com

Lexington, Kentucky 40588

Company Name: _____

Representative Name: _____

Hole Sponsor: Yes Circle one: Par 3
 No Par 4 or 5

Hole Prize: Yes Item: _____
 No

Door Prize: Yes Item: _____
 No

Other Type of Sponsorship: _____

Check for Sponsorship: \$ _____

Take advantage of the NEW 45%* Tax Credit!

If you plan on buying a home, KHC's Home Buyer Tax Credit is now worth up to 45 percent for most counties.*

The Tax Credit provides a dollar-for-dollar reduction of your federal income taxes every year you occupy the home. This is a gift that keeps on giving every year when you file your federal income taxes.

Up to
\$2,000
each year!

You can save some serious money over the life of the mortgage loan starting the first year. **The Tax Credit is equal to 45 percent* of the annual mortgage interest paid in a calendar year, up to \$2,000.**



Make sure to consult a tax advisor before making any tax decisions.

For more information on the Home Buyer Tax Credit, or to find an approved lender, contact KHC Single-Family Programs toll-free in Kentucky at 800-633-8896 or 502-605-1320; TTY 711; or email khcuw@kyhousing.org.

**45 percent interest Tax Credit is only available on homes purchased outside of counties that received the Hardest Hit Fund Down payment Assistance Program. These counties (Christian, Hardin, Jefferson, and Kenton) will receive a Tax Credit equal to 35 percent of the annual mortgage interest.*

www.kyhousing.org



Facebook.com/KYHousing Twitter.com/KYHousing YouTube.com/KYHousingcorp

KHC Kentucky Housing Corporation
Investing in quality housing solutions.



Kentucky Housing Corporation (KHC) is pleased to recognize our Top Loan Producers for the 2017 calendar year.

Kentuckians who received a KHC home loan in 2017 worked with one of more than 100 partnering lender banks and mortgage companies in communities across the state. KHC offers loans for first-time and repeat home buyers, and refinancing options for current homeowners. Since 1972, nearly 95,000 Kentuckians have become homeowners by obtaining a KHC loan.

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 2017 Top Loan Producers!

Top Lenders

Overall Top Producing Lender: Century Mortgage Company

Second Place Winner: American Mortgage Service Company

Third Place Winner: Stockton Mortgage Corporation

Commonwealth Bank & Trust Company
 Liberty Financial A Division of ETFCU
 Caliber Home Loans
 Envoy Mortgage LTD
 Fairway Independent Mortgage Corporation
 InterLinc Mortgage Services, LLC
 Mortgage Suppliers, INC
 Mortgage Suppliers DBA Key Mortgage of kentucky
 Homeservices Lending, LLC
 Republic State Mortgage Company
 Bank of England
 Option Financial, LLC
 Stockyards Bank & Trust Company
 Amerifirst Financial Corporation
 Primelending A Plains Capital Company
 Benchmark Mortgage
 Polaris Home Funding Corp
 Primary Residential Mortgage, INC
 Central Bank and Trust Company
 Acopia Home Loans
 South Central Bank
 Draper and Kramer Mortgage Corp.

Top TPO Lenders

Statewide Mortgage, LLC
 Citizens National Bank of Somerset
 Heritage Bank Mortgage Services

Top MCC Lender

Stockton Mortgage Corporation

Top MCC Loan Officer

Clayton Farris

Top Producing Loan Officers

First: Elayne Havens,
 American Mortgage Service Company

Ravi Patel
 Josh Hay
 Dennis Tindle
 Dustin Mistelske
 Sue Ann McKissick
 Lindsay Ballard
 Josh Price
 Clayton Farris
 Christopher Squires
 Jesse Cronen
 Teri Knott
 Paul DeSurne
 Jesse Hardin
 Darrell DeVore
 Chris Roberts
 Tim Eickhoff
 Tracy Holtsclaw
 Brian Schutte
 Heather Montgomery
 Julia Vice
 Sherrida Burrus
 Chad Goodin
 Margaret Clark
 Shannon Neuschwander
 Tom Freppon
 Chase Blume
 Lisa Onan
 Amber Mahoney
 Gale Grant
 Keith Brown
 Kenneth Prost
 Milt Snyder



List in order of loans produced.

Toll-free in KY at 800-633-8896 or 502-605-1318
www.kyhousing.org



Facebook.com/KYHousing



Twitter.com/KYHousing



YouTube.com/KYHousingCorp



2018 MBA of the Bluegrass Inc. Board Officers

President—Abdul Muhammad, (859) 244-7254, AMuhammad@wesbanco.com

President Elect—Jason Heflin, (859) 621-6592, JHeflin@loandepot.com

Secretary—Mitch Florence, (859) 327-8396, mitch.florence@bankatcity.com

Treasurer—Tyler Gossett, (859) 588-5820, tyler.gossett@53.com

Past President—Will Puckett, (502) 418-4902, will.puckett@pnc.com

Welcome New Member!

Absolute Title

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

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.**

MBA of the Bluegrass

2018 Board Officers and Directors

Board Officers—

Abdul Muhammad —President, WesBanco Bank

Jason Heflin—President Elect, loanDepot, LLC*

Tyler Gossett – Treasurer, Fifth Third

Mitch Florence – Secretary, City National Bank

Will Puckett—Immediate Past President, PNC Mortgage*

Directors—

Brenda Weaver—ehome Network*

Tim Vaughan—Fairway Independent*

Bryan May—Century Mortgage Company

Alison Sheshull—Bluegrass Land Title LLC

Sherri Wagerman—MGIC

Wayne Thompson—Bankers Mortgage Consulting*

Marcie Morris—Kentucky Housing Corporation

Mellissa Buckley - Fidelity National Title Group*

Lisa Smith – Movement Mortgage, LLC

*Past Presidents

Title: MBA Statement on Fair Housing Act Anniversary**Source: MBA****Date: April 10, 2018****Contact: Rob Van Raaphorst, rvanraaphorst@mba.org****Washington, D.C.**

In commemoration of the 50th anniversary of the signing of the Fair Housing Act, David H. Stevens, CMB, President and CEO of the Mortgage Bankers Association, offered the following statement:

"The Fair Housing Act is a landmark piece of legislation that ensures equal access to housing for everyone. Its most important impact is that it explicitly prohibits discrimination in the buying, selling, renting, or financing of housing based on race, skin color, sex, nationality, religion, or any other protected class characteristic. The Fair Housing Act remains a vital law and is something that the real estate finance industry strongly endorses."

Title: Mortgage Credit Availability Decreases in March**Source: MBA****Date: April 5, 2018****Contact: Ali Ahmad, aahmad@mba.org****Washington, D.C.**

Mortgage credit availability decreased in March according to the Mortgage Credit Availability Index (MCAI), a report from the Mortgage Bankers Association (MBA) which analyzes data from Ellie Mae's AllRegs® Market Clarity® business information tool.

The MCAI decreased 1.5 percent to 177.9 in March. A decline in the MCAI indicates that lending standards are tightening, while increases in the index are indicative of loosening credit. The index was benchmarked to 100 in March 2012. The Government MCAI fell by more (down 2.1 percent) than the Conventional MCAI (down 0.8 percent). The component indices of the Conventional MCAI both decreased from the month prior, with the Conforming MCAI falling by more (down 0.8 percent) than the Jumbo MCAI (down 0.7 percent).

"Mortgage credit availability decreased in March driven by both conventional and government loan programs. The government MCAI saw the largest decrease which was driven by investors making adjustments to their interest rate reduction offerings for FHA and VA loans," said Joel Kan, MBA's Associate Vice President of Research and Economics.

2018 Committees

The next two pages have the committees for 2018. 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

By-Laws/Ethics—Reviews the by-laws and proposes any changes that are necessary. Responsible for inquiries or accusations against members and reporting to the Board of Directors their findings and recommendations.

Committee Co-Chairs—Brenda Weaver, CMB, (844) 243-4663, bweaver@ehomenetwork.org and Sherri Wagerman, (502) 930-2697, sherri_wagerman@mgic.com

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

Committee Chair—Tyler Gossett, (859) 588-5820, tyler.gossett@53.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

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—Alison Sheshull, (859) 771-6423, alison@bluegrasslandtitle.com

“Remember, members do business with members.”

2018 Committees Continued:

Education/Programs—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—Jason Heflin, (859) 621-6592, JHeflin@loandepot.com

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

Committee Co-Chairs— Lisa Smith, (502) 381-2886, lisa.smith@movement.com, Jason Heflin, (859) 621-6592, JHeflin@loandepot.com, Wayne Thompson, wthompson@bankersmortgageconsulting.com

Awards

Committee Co-Chairs—Wayne Thompson, wthompson@bankersmortgageconsulting.com, and Brenda Weaver, CMB, (844) 243-4663, bweaver@ehomenetwork.org

Nominations

Committee Chair—Will Puckett, (502) 418-4902, will.puckett@pnc.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>