



Recap! MBA of the Bluegrass Golf Outing Sponsored by Don B. White, Attorney at Law

The MBA of the Bluegrass had the “luck of the Irish” on their side as the 70% chance of rain predicted waited until after 5:00 p.m. on May 17th for the 2018 Golf Outing sponsored by Don B. White, Attorney at Law! The players and sponsors enjoyed a great day of golfing and networking with members and guests. The winning team from Fairway Independent Mortgage included Nick Adams, Griffin Johnson, Brian Erwin, and Glenn Davidson. 2nd place went to the team of Bryan May, Mitch Florence, and Zach Doyle. Closest to the pin were Nathan Bay and Cynthia Powell. The longest drives were from Alex Martin and Cindy Neal.



The golf outing wouldn't have taken place without the generosity of the sponsors, especially Don B. White, the title sponsor. The sponsors included:

Don B. White, Attorney at Law

Old Republic Title

ARIVS Appraisal Management

BB & T

Bluegrass Land Title

Charles Ward/Dinsmore & Shohl LLP

Kentucky Farm Bureau/Steve Johnson

MGIC/Sherri Wagerman

ProjexPlus+ LLC

Shuck Appraisal

Walden Mortgage Group

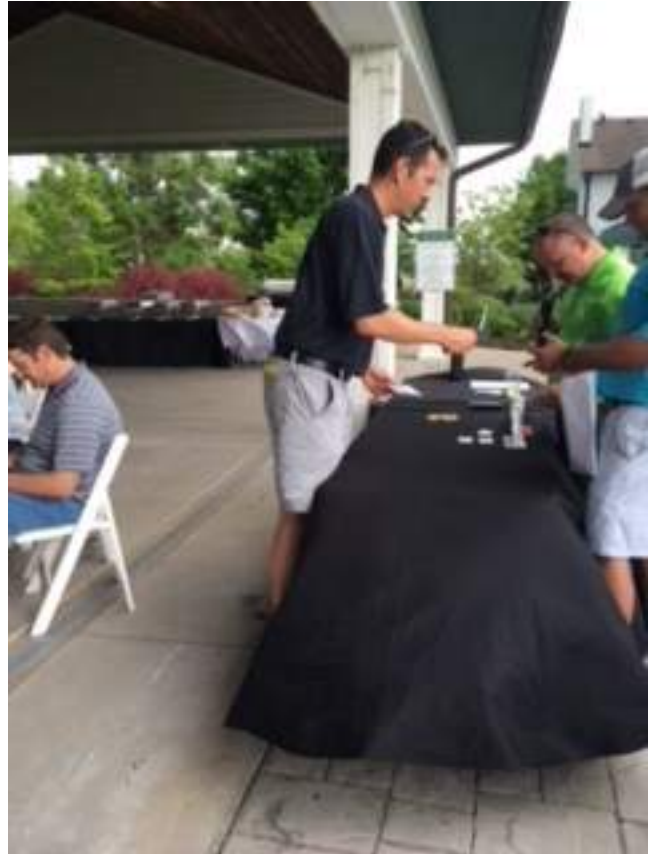
Movement Mortgage

We wish to thank **Jason Heflin, IoandDepot, LLC, Nicole Gardner, Holbrook and Holbrook Law Offices, PSC, Gretchen Shuck, Shuck Appraisal Company, Noreen Jeremiah, BB&T, Kelli Shopshire and Cathy White, with Don B. White, Attorney at Law, and Alison Sheshull, Bluegrass Land Title LLC**, for all of their hard work in planning and organizing the event!

Here are a few pictures on the following pages.







Recap: Real Estate United May 1 Social!

The Spring Social for the Real Estate United was held at the new Marikka's on Southland Drive May 1. It was the largest gathering to date of members from GLAA, IREM, CPAL, BIA of Central Kentucky, LBAR, CCIM, Home Warranty, and the MBA of the Bluegrass. There was no sandlot volleyball that night, but everyone had a good time! A big thanks go to Gesela Brown, WesBanco, and Alison Sheshull, Bluegrass Land Title, and others for making the evening special.



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



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KHC Kentucky Housing Corporation
Investing in quality housing solutions.

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

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 Releases Disaster Recovery Guide

Source: MBA

Date: May 14, 2018



Contact: Rob Van Raaphorst, rvanraaphorst@mba.org

Washington, D.C. (May 14, 2018)The Mortgage Bankers Association (MBA) today released a new consumer-facing information brochure, **Disaster Recovery: A Resource for Homeowners**, available for use by all MBA members, counseling groups, government agencies, and any other group that offers assistance and advice to homeowners in the aftermath of a natural disaster.

"2017 was the worst year on record for economic losses, both insured and uninsured, arising from natural disasters, led by losses from hurricanes Harvey, Irma and Maria. With the 2018 hurricane season fast approaching, we wanted to support disaster preparedness and provide information necessary to help homeowners successfully recover from future disasters," said David H. Stevens, CMB, President and CEO of MBA. **"The guide outlines homeowner disaster preparedness and steps to recovery including who to communicate with about your mortgage, how to navigate the insurance process, and what forms of aid and disaster loans are generally available."**

The guide features information on how to prepare for a natural disaster before it hits, what steps to take immediately after it hits, how to begin the recovery process, and information on what recovery and rebuilding assistance is available from government agencies.

In a wide scale appeal for homeowner disaster preparedness education, MBA is encouraging its member companies to offer the guide to their customers ahead of this year's hurricane season. MBA is also offering the disaster resource guide to the public with targeted outreach to state emergency management agencies and non-profit disaster relief organizations for distribution to borrowers. Organizations are invited to partner with the MBA in the distribution process through co-branding, sponsorship of translations, and reproduction of guides as they see fit.

MBA's guide can be downloaded at mba.org/recovery.

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>