



**MBA of the Bluegrass General Membership Meeting Presents
U.S. Representative for the 6th District
Andy Barr**



Thursday, September 20, 2018

Location: Copper Roux

861 S. Broadway, Lexington KY 40504

(859) 523-7915

Networking/Buffer Breakfast: 8:00 - 8:30 a.m.

Presentation/Questions: 8:30 - 10:00 a.m.

Cost: \$20/person

Please RSVP to MBABluegrass@aol.com

When registering include everyone in the firm attending. The deadline to register is **Monday, September 17, 5:00 p.m. Limited seating!**

Thank you, Webb, Hoskins, Brown & Thompson, P.S.C., for sponsoring this meeting! Visit their website at www.kytitelaw.com

2nd Annual State of Schools Recap

With school protests and shootings across the nation this past year it was no surprise that the 2nd Annual State of Schools August 1 gathering at the Lexington Center Bluegrass Ballroom was filled to capacity. Attendees were entertained by students playing jazz and classical music and they also helped with registration and hosting.

Since becoming the Superintendent of Fayette County Public Schools in August of 2015 Dr. Manny Caulk discussed the accomplishments that the district has made and gave thanks to the many teachers, staff members, and community volunteers who have been "champions for children." Lexington has one of the highest education levels in the United States and with that families have high expectations of the public school system. One of the most exciting programs that has been established is The Academies of Lexington. From the FCPS website: "These small learning communities located within Bryan Station, Frederick Douglass, and Tates Creek high schools offer a different approach to education: one that moves away from the traditional classroom model toward a more hands-on, project-based system built around the needs of today's world. The academies help prepare all students for life after high school by combining the academic rigor of college preparatory programs with the relevance of career-focused education. By linking academics with real-world careers and hands-on applications, our academies help students see the purpose and value of what they're learning in the classroom.

This initiative -- sponsored by Ford Next Generation Learning -- is a partnership among Fayette County Public Schools, educators, students and families, local businesses, industry, and community leaders."

Dr. Caulk and FCPS board chair, Melissa Bacon, presented the Golden Apple Awards for 2017-2018 to FoodChain, the Urban League of Lexington-Fayette County, the University of Kentucky's College of Education, Unitarian Universalist Church, Valvoline, and Marcus Patrick of the Lexington Leadership Foundation's Urban Impact program. Golden Apple recipients invested quality time, energy, and expertise through committed programs that benefited the whole county. They represent several award categories including community organizations, post-secondary institutions, faith-based partners, business, and individual volunteers.

To protect the students in the Fayette County School District, a District Safety Advisory Council was established. **MBA of the Bluegrass President, Abdul Muhammad**, is on this council. According to the FCPS website: "Fayette County Public Schools would become a national model in the area of school safety under a 10-point plan unveiled July 2, 2018 by Superintendent Manny Caulk. The plan, which outlines investments in critical areas, will cost \$13.5 million in its first year.

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To pay for it, Dr. Caulk asked the Fayette County Board of Education to add a 5-cent property tax dedicated to school safety, and the board approved it July 18. Based on the \$175,000 median value of homes in Lexington, the levy would cost the average homeowner just under \$88 a year. Opponents now have 45 days to petition for the issue to be placed on a ballot; the number of signatures needed would be 10 percent of the residents who voted in the last presidential election.”

The MBA of the Bluegrass sponsored a table for this event which was presented by LBAR. The housing industry and public schools are partners in the future of Fayette County.





MBAKY members, registration is open for the **2018 MBAKY Compliance Seminar at the U of L Event and Conference Center in Louisville on Tuesday, September 18th, 440 N. Whittington Parkway (Burhans Hall Room 162/163) Louisville KY 40222**

The agenda includes presentations from local and nationally known speakers that will be covering; HMDA, TRID 2.0, Cyber Security, regulatory updates, remote online notary legislation, and more!

Speaking on these topics are:

Charles Vice, Commissioner of the KY Department of Financial Institutions, will be speaking at this and providing regulatory updates as well as legislative issues being addressed, and will be available for Q & A after.

Bill Elliot, Manager of Compliance Services/Young & Associates

JT Gaietto, Executive Director of Cyber Securities Services/Richey May

Geno Yoscovits, Director of State Government Affairs/Quicken Loans

After these presentations, there will be a panel discussion that will address the critical industry issues covered earlier, as well as others, with questions from the attendees being addressed.

The panelists include:

Erin Brady/Guaranteed Rate

Kristen Goose/Limestone Bank, and,

Brian Waters/findCRA

Registration and networking begins at 8:00AM, and the presentations are from 9:00AM - 2:30PM, with the panel discussion from 2:45PM - 3:45PM. The fees for this are **\$89** for the 1st employee from a member company and **\$69** for additional registrants (including lunch), and **\$129** for non-members. You can register at the MBAKY website at the link below:

<http://www.mbaky.org/2018-compliance-seminar/>

Also, we want to thank our current sponsors for this event; **Arch MI, Bankers Mortgage Consulting, National MI, and CBC Innovis**. If you are interested in sponsoring/exhibiting at this event, 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

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www.mbaky.org



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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*
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*Past Presidents

Title: MISMO® Seeks Input on Emerging Technologies**Source: MBA****Date: August 17, 2018****Contact: Ali Ahmad, aahmad@mba.org**

Washington, D.C. (August 17, 2018) MISMO, the mortgage industry's standards organization, is looking for participants to help identify and monitor emerging technologies that could have a significant impact on the mortgage business. By joining the Emerging Technologies Community of Practice, participants will gain early insights into new innovations as well as opportunities to collaborate on related initiatives for the betterment of the mortgage industry.

"The new group will help the industry take a proactive approach to new technologies," said Rick Hill, Executive Vice President of MISMO and MBA Vice President of Industry Technology. "With the accelerating pace of new technologies, the group's forward looking approach is intended to help companies realize the full benefit of new innovations more rapidly. Our new community of practice is designed to keep MISMO ahead of the curve, so we will be better able to support the needs of our members and the mortgage community at large."

The Emerging Technologies Community of Practice will facilitate ongoing conversations about emerging technologies and their potential impact on the mortgage industry as well as assessing the need for related standards. Participants will also develop a mechanism for sharing information about emerging technologies more broadly across the industry.

"By proactively keeping a close eye on new and emerging technologies we position MISMO to better serve the industry as a whole, and in turn, the consumers we assist every day." said Josh Koppang, Team Leader at Nexsys Technologies. "By joining MISMO's new Emerging Technologies Community of Practice, we will all be able to get a bird's eye view of the technology landscape and have the opportunity to identify and take advantage of the next big innovation."

All mortgage industry participants, including lenders, software vendors, third-party service providers and public agencies, are invited to participate in the new workgroup, whether they are a member of MISMO or not. However, only MISMO members will vote on approving any standards or other products and services generating from the new workgroup.

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>