



MBA of the Bluegrass Production Awards Gala Luncheon

Celebrate with your fellow MBAB members for their accomplishments in 2018!

Tuesday, February 19, 2019

12:00-2:00 p.m.

Copper Roux

861 South Broadway, Lexington KY 40504

(859) 523-7915

www.bayoubluegrass.com

\$25/person

RSVP to MBABluegrass@aol.com by February 12.

When making reservations, please include all members of your firm who are attending.

A reservation made is a reservation paid.

We are seeking sponsors!

Luncheon sponsor: \$1,000 - The sponsor will be announced and introduced at the luncheon, will have 5 minutes to speak, be able to display items on a table the MBA of the Bluegrass provides, recognized in e-mail blasts, and 4 seats for lunch.

Award sponsors: \$250 - 6 available - The sponsor will be announced for the award, recognized in e-mail blasts, and two seats for lunch.

If you or your firm would like to sponsor please contact Jason Heflin at Jheflin@loandepot.com or (859) 621-6592.

Thank you to our sponsors so far:



Thank you for your donations!

Jamie Morrison Family Fund

As many of you know, the husband of Jamie Morrison, who is a loan officer with SWBC Mortgage, had a horrific accident which left him and the family with many challenges. With the help of John Williams, Bluegrass Land Title, the MBA of the Bluegrass board voted to extend a helping hand to this family. Through a Go-FundMe page, a Venmo account, checks, cash, and a match from the MBA of the Bluegrass a total of \$5,917 was raised. Thank you! When a fellow member experiences trials the MBA of the Bluegrass is there to answer the call. We appreciate all those who contributed. If you would still like to donate or help this family in some way their address is 3404 E. Edgebrook Drive, Lexington KY 40515.





**Registration is now open for the
30th Anniversary Gala & Education Conference
March 12th & 13th in Louisville at the Holiday Inn East!
30th Anniversary Gala and 2019 Education Conference**

The MBAKY Education Committee has put together another value-packed agenda for the Education Conference on March 13th, as well as a fun evening before celebrating MBAKY's 30th Anniversary! Nationally-recognized as well as in-state speakers will be addressing critical issues in today's market that include; hot topics & trends, building your personal brand, FHA lending, mortgage & housing forecasts, and, legislative and regulatory updates.

The 30th Anniversary Gala starts with a cocktail hour, sponsored by Mattingly Ford Title, at 5:00PM on the 12th, with dinner seating at 6:15PM and the dinner and program at 6:30PM.

The Education Conference kicks off at 8:00AM on the 13th, with registration and trade show, and presentations starting at 9:30AM. Speakers at this event include:

Rob Chrisman - Chrisman, Inc.—One of the most sought after mortgage banking speakers across the country, Rob is returning to Kentucky to speak at the Education Conference! An industry veteran of over 30 years, Rob publishes a widely-read market commentary on current mortgage market events, and has a background primarily in capital markets, including hedging pipelines. He also helps companies with capital market issues as a consultant.

Marla Guillaume - President/Century Lending & MBA RESBOG Board Member

Joel Kan - Associate VP/MBA

Scott Weghorst - President/Diehl & Associates

Sue Woodard - Chief Customer Officer/Total Expert

Registration for this can include both the Gala and Education Conference or just one, and to do so online or download a form and fill out manually, click on the below link. For opportunities to sponsor also go to the below link.

<http://www.mbaky.org/2019-education-conference/>

send to the MBAKY office at:

mbaky@sbcglobal.net.

Ring in the New Year With Savings From Kentucky Housing Corporation (KHC)



A win-win partnership for you and your clients!

KHC Home Buyer Tax Credit:

- Reduces the amount of federal income tax you pay.
- Gives you more income to qualify for a mortgage loan.
- Is effective for the life of the loan. As long as you have a mortgage, you can claim the credit!
- A 25 percent tax credit of the mortgage interest paid over a year (not to exceed \$2,000).
- The remaining 75 percent of mortgage interest can still be taken as a yearly deduction.
- Offers a reduction of the one-time fee from \$500 to \$200 if you obtain your mortgage financing through KHC. DAPs can pay the home buyer tax credit fee.

Down payment Assistance Programs (DAP):

- Regular DAP:
Up to \$6,000 second mortgage; paid back over a 10-year period at 5.50 percent interest.
- Affordable DAP:
Up to \$6,000 second mortgage; paid back over a 10-year period at 1 percent interest. Affordable DAP income limits apply.

For more information about the KHC's programs, or to receive marketing materials, please contact KHC's Single-Family Programs toll-free in Kentucky at 800-633-8896 or 502-605-1320; TTY 711; or email khcuw@kyhousing.org.

www.kyhousing.org



[Facebook.com/KYHousing](https://www.facebook.com/KYHousing) [Twitter.com/KYHousing](https://twitter.com/KYHousing) [YouTube.com/KYHousingCorp](https://www.youtube.com/KYHousingCorp)

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Investing in quality housing solutions.



KHC Kentucky Housing Corporation
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Ring in the New Year Right!

Kentucky Housing Corporation (KHC) has a \$1,500 Closing Cost Grant available in (Duty to Serve) DTS counties.

Effective with new reservations starting December 10, 2018, properties located in one of the counties considered Middle Appalachia or Lower Mississippi Delta have access to a \$1,500 closing cost grant from KHC. Borrowers must be under the specific income limits per the DTS program.

The DTS closing cost grant is limited to 100 households. All loan reservations must be made by **Thursday, January 31, 2019**.

The DTS closing cost grant can be paired with the \$10,000 Hardest Hit Fund (HHF) Down payment Assistance Program (DAP) in Christian County.

For more information about the KHC's programs, or to receive marketing materials, please contact KHC Single-Family Programs toll-free in Kentucky at 800-633-8896 or 502-605-1320; TTY 711; or email khcuw@kyhousing.org.

Kentucky Housing Corporation 1231 Louisville Rd. Frankfort, KY 40601
800-633-8896 | 502-564-7630, ext. 291 | TTY 711 | www.kyhousing.org



MBA[®]

MORTGAGE BANKERS ASSOCIATION



i am m·power·ed

An mPower event hosted
by the Indiana and Kentucky
Mortgage Bankers Associations

Save the Date!

mPower is excited to invite you to a special event on Thursday, March 21st that will be co-hosted by the Kentucky and Indiana Mortgage Bankers Associations. This half-day program, 10:00AM Eastern - 2:30PM, is open to everyone in real estate finance and will present challenges and solutions in today's workplace and share insights for what it takes to lead in the mortgage industry! Expect to leave with: new perspectives, personal and career advice, new relationships, and best practices to help you excel!

The site of our event is the Harrison Lake Country Club in Columbus, Indiana, 'nestled in the rolling hills of South Central Indiana (approximately 65 miles north of Louisville), and overlooking beautiful Harrison Lake!

Harrison Lake Country Club
588 S Country Club Rd
Columbus, IN 47201

Registration for this event will open up early in 2019!

Sponsorship opportunities are being worked on and are expected to be finalized shortly.

Welcome New Members!

HUTCH

JEFF HUTCHISON INSURANCE SERVICES

Don't pay too much, call HUTCH!

Your best insurance VALUE!



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

"Remember, members do business with members."

2019 MBA of the Bluegrass Inc. Board Officers

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

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

Secretary—Brad Howard, (859) 281-5217, brad.howard@pnc.com

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

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

2019 Membership Renewals

Membership renewal packets were mailed to 2018 members the end of November. Included in the packet were the **President's Letter** by President, **Jason Heflin**, the **invoice for \$325**, the **membership renewal form**, and a **roster of members that we currently have on file for each firm**. 2019 will be an exciting year so you won't want to miss it!

If, for some reason, your firm didn't receive a packet please let us know by e-mailing mbabluegrass@aol.com. Just mail the renewal form, check, and any roster changes to:

MBA of the Bluegrass

PO Box 1054

Lexington KY 40588

Thanks!



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 2019 Board Officers and Directors

Board Officers—

Jason Heflin—President, loanDepot, LLC*
Tyler Gossett – President Elect, Fifth Third
Mitch Florence – Treasurer, City National Bank
Brad Howard—Secretary, PNC Mortgage
Abdul Muhammad –Immediate Past President, WesBanco Bank

Directors—

Brenda Weaver—ehome Network*
Tim Vaughan—Supreme Lending*
Bryan May—Century Mortgage Company
Alison Sheshull—Bluegrass Land Title LLC
Sherri Wagerman—MGIC
Wayne Thompson—Bankers Mortgage Consulting*
Marcie Morris—Kentucky Housing Corporation
Elke White—PNC Mortgage
Ryan McCord—Ryan McCord Insurance-KY Farm Bureau
Mat Hulberg—Jett Title

*Past Presidents

Title: MBA Board of Directors Rallies to Support Opens Doors Foundation in 2018**Source: MBA****Date: January 24, 2019****Contact: Adam DeSanctis, adesanctis@mba.org**

MORTGAGE BANKERS ASSOCIATION

WASHINGTON, D.C. (January 24, 2019) - The MBA Opens Doors Foundation (Opens Doors) today announced it received more than \$1.13 million in donations in 2018 from members and member companies of the Mortgage Bankers Association's (MBA) Board of Directors, including a year-end \$53,200 gift from MBA Chairman Christopher M. George, Founder, President and CEO of CMG Financial. That single gift represents the equivalent of one month's mortgage or rental payment made on behalf of each of MBA's 38 board members.

"With total gifts from the MBA Board topping \$1.13 million in 2018, more than 800 families across the country will be helped by our 38-member board," said Robert D. Broeksmit, CMB, MBA President and CEO, and Opens Doors board member. "I could not be more proud of their commitment to this very important cause."

The generous contributions given by corporate and individual donors have made real progress towards surpassing Opens Doors' 2019 fundraising goal. Thanks in large part to the annual appeal made by Debra W. Still, CMB, President and CEO of Pulte Mortgage, and Chairman of the Foundation's Board of Directors, 30 companies have pledged a contribution of \$25,000 or more for 2019.

"MBA members and the mortgage industry continue to show compassion and enthusiasm in supporting the Opens Doors mission," said Still. "Every donation goes a long way in meeting the increasing demand for support from families across the country with critically ill children. I am beyond grateful not only for Chris' generous donation, but for the continued kindness and generosity of the MBA Board and our donors."

Opens Doors Foundation President Deborah Dubois has laid out an ambitious agenda for growing the number of families served through the Foundation's Home Grant Program in 2019.

"In order for Opens Doors to grow, we need to engage in ways that show current and prospective donors just how meaningful and impactful their gifts are for vulnerable families," said Dubois. "Every contribution toward a family's home is one less thing to worry about when the family's child is sick."

Support from MBA allows the Foundation to pass on 100 percent of donations to families in need of assistance. Potential grant recipients are identified through the Foundation's ongoing relationship with children's hospitals in Akron, Ohio; Boston, Massachusetts; Dallas-Fort Worth, Texas; Denver, Colorado; Houston, Texas; Northern and Southern California; and Washington, D.C.

MBA Opens Doors is a 501(c) (3) organization, and all contributions are tax deductible. For more information about the Foundation or to make a donation, please visit www.mbaopensdoors.org.

2019 Committees

The next two pages have the committees for 2019. 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@supremelending.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, sheri_wagerman@mgic.com

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

Committee Chair—Mitch Florence, (859) 367-3111, mitch.florence@bankatcity.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

2019 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—Tyler Gossett, (859) 543-1487, tyler.gossett@53.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— 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—Abdul Muhammad, (859) 244-7254, AMuhammad@wesbanco.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>