



Real Estate Alliance Spring Social Recap!

It was a great night for networking and enjoying good food and beverages at the Real Estate Alliance Spring Social at KSR Bar! The place was packed with realtors, mortgage bankers, and others affiliated with the housing industry. Organizations represented included LBAR, CPAL, IREM, BIA of Central Kentucky, CCIM, Home Warranty, and the MBA of the Bluegrass. We want to thank **Alison Sheshull, Bluegrass Land Title, LLC**, for organizing the event. We also want to thank **Dan Miller and Webb, Hoskins, Brown & Thompson P.S.C.**, for sponsoring the 2018 Production Awards for members of the MBA of the Bluegrass. It was a wonderful night to kick-off March Madness!

Below are some pictures from the event.





From left: Jason Heflin & Dan Miller





Chris Bachman, 5/3rd and Dan Miller



Julie Baker, 5/3rd and Dan Miller



Paula Glenn, Century Mortgage and Dan Miller



Dan Miller and Tom Breathitt, Central Bank



Melanie Womack Orr, Century Mortgage, and Dan Miller



Bryan May, Century Mortgage, and Dan Miller

Kelly Bay, 5/3rd Mortgage, also won a Production Award, but she was not present.





Kentucky Housing Corporation (KHC) is pleased to recognize our Top Loan Producers for the 2018 calendar year.

Kentuckians who received a KHC home loan in 2018 worked with one of more than 110 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 98,000 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 2018 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

Honorable Mention: Commonwealth Bank & Trust Company

Fairway Independent Mortgage Corporation
 Liberty Financial A Division of ETPCU
 Envoy Mortgage Ltd.
 Caliber Home Loans
 Republic State Mortgage Company
 InterLine Mortgage Services LLC
 Amerifirst Financial Corporation
 Option Financial LLC
 Mortgage Suppliers Inc.
 Mortgage Suppliers DBA Key Mortgage of Kentucky
 Homeservices Lending LLC
 Benchmark Mortgage
 Bank of England
 Polaris Home Funding Corp.
 Draper and Kramer Mortgage Corp.
 Movement Mortgage LLC
 Stockyards Bank & Trust Company
 Acopia Home Loans
 Western Ohio Mortgage Corporation DBA
 Interstate Mortgage

Top TPO Lenders

Statewide Mortgage LLC
 Swan Financial Corporation
 Citizens National Bank of Somerset

Top New Lender

Casa Financial LLC

Top MCC Lender

Stockton Mortgage Corporation

Top MCC Loan Officer

Josh Price

Top Producing Loan Officers

First: Elayne Havens,
 American Mortgage Service Company

Ravi Patel
 Josh Price
 Jesse Cronen
 Kenneth Prost
 Brad Chambliss
 Julia Vice
 Keith Brown
 Jason Lawrence
 Lindsay Ballard
 Connie Smith
 Milt Snyder
 Amber Mahoney
 Josh Hay
 Connie Lancaster
 Heather Montgomery
 Clayton Farris
 Dustin Mistelske
 Amanda Bolin
 Chase Blume
 Christopher Squires
 Chris Roberts
 Kevin Brinkman
 Lisa O'Nan
 Dennis Tindle
 Darrell Overstreet
 Teri Knott



List in order of loans produced.

Toll-free in KY at 800-633-8896 or 502-605-1318

www.kyhousing.org



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YouTube.com/KYHousingCorp



Welcome New Members!



Your life. Your money. *Your way.*



RURAL 1st

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

“Remember, members do business with members.”

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.**

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!



Save the Date

The MBA of the Bluegrass Annual Golf Scramble

Thursday, May 9, 2019

Connemara Golf Course

2327 Lexington Road

Nicholasville KY 40356



More details to come. We are looking for sponsors and teams. Contact Tyler Gossett at (859) 588-5820 , tyler.gossett@53.com or Jason Heflin, (859) 621-6592 or Jheflin@loandepot.com .

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 Releases New Paper, The Roadmap to CFPB 2.0

Source: MBA

Date: Mar 11, 2019

Contact: John Mechem, jmechem@mba.org

The logo for the Mortgage Bankers Association (MBA) features the letters "MBA" in a large, bold, black serif font. A registered trademark symbol (®) is located to the upper right of the letter "a".

MORTGAGE BANKERS ASSOCIATION

WASHINGTON, D.C. (March 11, 2019) - The Mortgage Bankers Association (MBA) today released a new paper, The Roadmap to CFPB 2.0, which details recommendations to ensure stability and consistent consumer protections in the Consumer Financial Protection Bureau's (CFPB) practices and consumer financial laws.

The paper draws from the detailed responses MBA submitted to the series of 12 requests for information (RFIs) the Bureau released in 2018 seeking suggestions for how it could better align its supervisory practices and the regulations it administers with its statutory mandate and generally accepted principles of sound prudential regulation.

"The Bureau has shown an admirable willingness to listen to stakeholder concerns about how it can improve both its own practices and the regulations it is tasked with enforcing," said MBA President and CEO Bob Broek-smit. "The recommendations laid out in this roadmap will further strengthen CFPB's policies and ensure that all consumers are treated fairly and equally and have access to the quality sustainable products they deserve."

Specifically, the paper contains a comprehensive inventory of reforms needed to ensure the CFPB is able to meet its dual statutory mandate to vigorously enforce consumer protections and enable financial opportunity. It centers on the Bureau's core regulatory functions - rulemaking, enforcement, supervision, and market monitoring - and the regulations it administers.

This document is a follow-up to MBA's 2017 paper, CFPB 2.0: Advancing Consumer Protection, which focused on how the CFPB could better protect consumers by publishing clear, consistent regulations and bright-line guidance rather than using enforcement actions to announce new, binding standards.

MBA's The Roadmap to CFPB 2.0 can be downloaded at the MBA website.

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>