



64th Annual Convention June 21-22, 2017



Vinoy® Renaissance St. Petersburg Resort & Golf Club St. Petersburg, Florida



SPEAKING OF D V E N T U R E

Presenting Jim Davidson
As Our Keynote Speaker



Resilience Expert, Professional Speaker
Expedition Leader, Best-Selling Author

Wednesday June 21

8 AM GOLF—Isla Del Sol Yacht & Country Club—6000 Sun Boulevard—St. Petersburg, Florida 33715

The 18-hole "Isla Del Sol" course in Saint Petersburg features 6,392 yards of golf from the longest tees for a par of 71. Designed by Mark Mahannah, ASGCA, the Isla Del Sol golf course opened in 1977.

To register please check your registration form. Georges Lussier is the golf leader (thank you Georges!), and he will be in contact with you with specific information. He will provide the foursomes to the course and you can request your own. You will pay at the course, which is about 9 miles from the hotel and the drive is about 20 minutes. This will give you plenty of time to get back to the hotel for the 2 PM start of the convention.

10 AM—5 PM Attendee Registration Open—Time to pick up your badge and convention materials

2—4 PM Annual Business Meeting—Everyone please attend to see how your association works!

- MBAF Presidents Address and Welcome to the Convention, Kevin Strickland, AMP, President
- Legislative Report, Eric Prutsman, MBAF Legislative Representative
- Committee Reports, Committee Chairs
- Nominating Report/Election, presented by Sandy Garcia, Immediate Past President
- Member to Member—Learn about your professional association, MBA of Florida, and what we do for you. Hear from fellow members what their involvement has meant professionally and personally for them. If you are new or been around a while you will surely hear something you didn't know.
- Board of Directors and Committee Awards of Appreciation, presented by Kevin Strickland, AMP, President

4:15—5:15 PM

Mortgage Disruption, Originating in a New Paradigm

Jason van den Brand, CEO and Founder, Lenda

David Wind, Head of Residential Mortgage, Earnest Inc

Moderator, Rudy Orman, CMB, Carrington Home Mortgage



5:15 PM

Incoming Local Chapter Presidents Meet / Greet

All Incoming Local Chapter Presidents please meet at the MBAF Registration Desk. The purpose of this meeting is for introductions prior to the formal meeting tomorrow morning to elect your Local Chapter Representative. (This is a very brief meeting.)

6—7:30 PM Opening Welcome Reception

Bonus! Rudy Orman, CMB, Chair, CMB Society of Florida will be on hand to greet individuals that might be interested in hearing more about gaining their CMB.



After the reception you will start your **Adventure** with the beginning of our **"Amazing Poker Run"**

Lead by John and Dawn Chludzinski

There is a great adventure awaiting you as you venture out for the evening to add a little fun and excitement to your plans! More information will be announced at the convention. **Be prepared to team up!**

(Dinners on your own)



Investing in You

Thursday June 22

8 AM **Attendee Registration Open—Time to pick up your badge and convention materials.**

8—9 AM **Attendee Breakfast**

8—9 AM **Incoming Local Chapter Presidents Breakfast—Election of Local Chapter Representative**

9—10 AM **MBA National Update, Marcia Davies, Chief Operating Officer, (MBA)**

[Click Here to View Marcia Davies Bio](#)

Marcia will provide an update on national activities and what to expect in the near future.

Moderator: Kevin Strickland, AMP, SunTrust Mortgage



10—11 AM **Economic Update, Doug Duncan, PhD, Senior Vice President and Chief Economist, Fannie Mae**

[Click Here to View Doug Duncan's Bio](#)

Always a very popular and highly accepted economic update. Doug has presented for us many times and he provides very relevant information and data to help you gauge your business sense and make adjustments if needed.

Moderator: Matthew Goldman, CRO, CLO, SecurityNational Mortgage Company



11 AM **Refreshment Break**

11:15 AM – 12:15 PM **Agency Updates**-Everyone must hear from our agencies on what is new & up and coming.

Jean Wiles, Account Executive, Single Family Sales & Relationship Management, Freddie Mac

Dan Rogers, III, Director, Atlanta Home Ownership Center

Christy Moss, Senior Account Manager, Business Development, Fannie Mae

Kathy Bernheim, Assistant Loan Guaranty Officer, VA, St. Petersburg

Moderator: Suzanne LaCaria, Mortgage Guaranty Insurance Company



12:15—2 PM **Installation Luncheon and Brown L Whatley Award Presentation**

This year we are trying a new format holding our Installation and Brown L Whatley presentation during the lunch instead of dinner.

We hope you enjoy this extra special event! The history of the award is on the final page of this brochure.



2—3 PM **Executive Panel**—Hear from esteemed executives in the mortgage industry. Question and Answer time will be available for your inquiries to our panel.

Les Acree, Executive Vice President, Freedom Mortgage

Paul Ottendorf, Executive Vice President, Director Residential Lending, First Federal Bank of Florida

Chris Wasinger, Divisional Executive, HomeBridge Financial Services

Moderator: Pat Gaver, Capital City Bank

3 PM **Refreshment Break**

3:15 – 4:30 PM **Jim Davidson, Speaking of Adventure Resilience Expert, Expedition Leader and Best-Selling Author**

Jim Davidson is a resilience expert, expedition leader, best-selling author, and professional speaker. From his 35 years of adventure and survival, Jim distills compelling stories and uplifting lessons about how to be more resilient and how to reach high goals.

[Click Here for More Information on Jim Davidson](#)

Moderator: Kevin Strickland, AMP, SunTrust Mortgage

6—7:30 PM **Cocktail Reception—All Convention Drawings to Take Place During this Special Reception!**
(Dinners on your own)

Convention Officially Concludes!

Friday June 23 (8—11 AM Incoming 2017/2018 Board of Directors Meeting and Breakfast)

HOTEL INFORMATION

Renaissance Vinoy Resort & Golf Club—501 5th Ave. NE, St. Petersburg, FL 33701

<http://www.marriott.com/hotels/travel/tpasr-the-vinoy-renaissance-st-petersburg-resort-and-golf-club/>

Direct 727-894-1000 Reservation Toll Free: 1-888-789-3090
Reservations Local Phone: 1-888-303-4430

MBA of Florida Group Hotel Reservation Online link:

<https://aws.passkey.com/event/16112009/owner/6106/home>

RESERVATION CUT OFF DATE IS MAY 21, 2017

Single/Double Occupancy \$209

Complimentary Internet in guestrooms for Marriott Reward Members.

Non-Members will receive a discount (\$7 per room, per night)

Group rate honored (3) days pre-and-post event dates, based on availability

No Resort Fees

Things to Know - Registration and Policy Information

Please register in advance. This enables MBAF to give accurate counts to the hotel and have all your convention materials ready before you arrive. Remember to check off if you would like to golf and attend the installation banquet since these functions require exact counts. Three Ways to Register: Fax, Mail, Online! We accept: Visa, MasterCard, AMEX and checks.

First Time Attendees Receive a Discount

First time convention attendees receive a \$50 discount off your full convention registration fee. Just check the box on the registration form and deduct the \$50. ***Please note:** If a spouse/guest is employed in the mortgage banking industry, they must pay the full registration fee.

One Day Only Fees

We will have a one-day only fee available for Wednesday or Thursday only. This fee entitles you to all events just for the day-time sessions you registered for. Evening events are separate. Discounts do not apply to this fee.

Convention Registration Cancellations

The MBAF will accept convention registration cancellations in writing only by June 1, 2017 minus a \$75 non-refundable cancellation fee. There will be no refunds for cancellations after June 5th or for no shows. Once we make our guarantee to the hotel they do not allow any reductions.

Badges

You will be given a name badge at the registration desk. This badge is proof of your registration and must be worn to all events to be admitted to all MBAF sponsored functions, or if your guest is not registered for all convention activities they must present a ticket for admittance. Staff will ask you for your badge to participate.

Dress Code and Courtesy

For all seminars resort casual is appropriate. The Installation Banquet will be taking place at the luncheon this year.

During seminars and events, remember to put your cell phones on silent and keep texting and returning messages until a break to be fair to those around you and the speakers.

Speaker Bios—More on the Way

Les Acree, Executive Vice President, Freedom Mortgage



Les Acree began his career with Irwin Mortgage in 1984 and has served as a Senior Vice President of Wholesale Production since 1989. He joined Freedom Mortgage, headquartered in Mount Laurel, NJ in September of 2006 when Freedom acquired the mortgage assets and technology platform of the Indiana-based Irwin Mortgage.

Prior to that, Les served as First Vice President, Wholesale Lending from 1989-1995, Vice President/Manager, Residential Production in the Louisville branch from 1985 – 1989, and Loan Officer in Indianapolis from 1984-1985.

Les' professional affiliations include: the Mortgage Bankers Association of America where he has served on the Wholesale Committee, Indiana Mortgage Bankers, Inc., Indianapolis Chapter of Mortgage Bankers, and the National Association of Mortgage Brokers. Les previously served as a Board Member for Ambassador for Children.

Kathy Bernheim, Assistant Loan Guaranty Officer, VA Regional Loan Center St. Petersburg, FL



A graduate of the University of South Florida, Kathy has a Master of Business Administration (MBA) and a Bachelor of Science in Business with a major in Accounting.

Kathy began appraising real estate in 1983. Prior to her career at VA, Kathy was a State-Certified General Appraiser, a Licensed Real Estate Broker and she held the Senior Residential Appraiser designation from the Appraisal Institute. Kathy began working for VA as a Staff Appraiser in 1993. In 2001, Kathy was promoted to Supervisory Appraiser. In 2002, when the Regional Loan Center was established she was promoted to Assistant Valuation Officer. In May 2007, she was promoted to her current position. In addition to real estate appraising, Kathy has also worked in Specially Adapted Housing.

Kathy graduated from Leadership Bay Pines in 1999 and Leadership VA (LVA) in 2005. In November 2005, Kathy was named "Employee of the Year" at the VA Regional Office in St. Petersburg. Kathy is a Certified Mentor.

Kathy resides in St. Petersburg, FL with her husband, Irv, a CPA. They have two children in college.

Jim Davidson

Resilience Expert, Author, Adventure Speaker, Expedition Leader

Jim blends lessons from all these experiences to share compelling wisdom about being resilient in business and life.

During his 30 years of high-altitude climbs, rescues, and dramatic survival situations, Jim has:

- Summited the sixth highest peak in the world (Cho Oyu at 26,906 feet in Tibet)
- Climbed and led expeditions to Alaska, Argentina, Australia, Bolivia, Ecuador, Mexico & Nepal
- Spent more than a year of his life sleeping in soggy tents

With training in wilderness first aid, avalanche safety, and vertical rescue, Jim honed his resilience expertise in the field as an expedition leader, ice climbing instructor, and mountain rescuer. Jim has:

- Volunteered to rescue other hikers and climbers on numerous occasions
- Been commended twice by the U.S. National Park Service for leadership and personal sacrifice on mountain rescues
- Saved himself from 80-feet deep inside a glacial crevasse

Of special interest, Jim's compelling survival story is featured in a one-hour episode of ["I Shouldn't Be Alive"](#) on Animal Planet (the "Killer Crevasse" episode from 2011).

Speaking and Business

Jim has mesmerized audiences across the USA and internationally as a keynote speaker and trainer since 1990. A renowned motivational speaker based in Colorado, Jim owns and operates Speaking of Adventure.

His amazing tale of resilience is described in a new adventure memoir that Jim co-authored with Pulitzer-finalist journalist, Kevin Vaughan (["The Ledge: An Adventure Story of Friendship and Survival on Mount Rainier"](#), Ballantine Books/Random House, 2011)

Prior to becoming a motivational speaker, Jim's business achievements included:

- Leading hundreds of training workshops for scientists, lawyers and corporate managers
- Working 20 years as an environmental consultant, expert witness, & corporate manager
- Founding and running a consulting firm, Alpine Environmental Inc.
- Earning degrees in geology (B.S. from University of Massachusetts -Amherst) and environmental geology (M.S. from Colorado State University)
- Painting electrical towers charged with 230,000 volts for his father's painting business

Jim lives in Colorado with his two adventurous children and his very, very tolerant wife! Every spring, Jim volunteers to teach hundreds of elementary school children to climb. He is an avid rock climber and ice climber. Jim enjoys skiing, backpacking, photography, racing numerous half-marathons and one marathon (3:42), and even running up a 14,000-foot peak occasionally.



Marcia Davies, Chief Operating Officer, Mortgage Bankers Association (MBA, Washington)



As COO, Marcia is responsible for ensuring cross organizational alignment and facilitating the implementation of strategic initiatives, as well as maintaining oversight of key organizational priorities. She is also the lead strategist for MBA's external activities, providing leadership, guidance and overall management to the public affairs and marketing divisions. In addition, Marcia provides strategic direction and management of MBA's Conferences, Membership, Education, Information Technology and Office Services divisions. She also provides management oversight to and is a Board member of MBA's Opens Doors Foundation.

Previously, Marcia worked at the U.S. Department of Housing and Urban Development (HUD), as Senior Advisor to the Assistant Secretary for Housing and Federal Housing Commissioner. She directed HUD's industry relations program to strengthen relationships, garner support, streamline communications and resolve policy and regulatory issues. Before joining HUD, Marcia spent 21 years at Freddie Mac, where she held a variety of officer positions in communications, customer outreach, marketing, servicer relations and policy.

Marcia leads MBA's networking platform for women in the real estate finance industry, *mPower - MBA Promoting Opportunities for Women to Extend their Reach*. Marcia is a member of Women in Housing Finance and the International Women's Leadership Association. In 2015, she was honored by HousingWire as one of its 2015 Women of Influence.

Marcia is a graduate of the Katharine Gibbs School in Montclair, N.J.

Douglas G. Duncan, Senior Vice President and Chief Economist, Fannie Mae



Doug is responsible for providing all forecasts and analyses on the economy, housing, and mortgage markets for Fannie Mae. Duncan also oversees corporate strategy and is responsible for strategic research regarding external factors and their potential impact on the company and the housing industry.

Named one of Bloomberg / BusinessWeek's 50 Most Powerful People in Real Estate and one of Inman News' 100 Most Influential Real Estate Leaders for 2013, Duncan is Fannie Mae's source for information and analyses on the external business and economic environment, the implications of changes in economic environment to the company's strategy and execution, and forecasting for housing activity, demographics, overall economics activity, and mortgage market activity.

Prior to joining Fannie Mae, Duncan was Senior Vice President and Chief Economist at the Mortgage Bankers Association. His experience also includes service as a LEGIS Fellow and staff member with the Committee on Banking, Finance, and Urban Affairs for Congressman Bill McCollum in the U.S. House of Representatives and work on the Financial Institutions Project at the U.S. Department of Agriculture.

Duncan received his Ph. D. in Agricultural Economics from Texas A&M University and his B.S. and M.S. in Agricultural Economics from North Dakota State University.

Brown L. Whatley Award



Brown L. Whatley

On June 30, 1952, Brown L. Whatley, president of Stockton, Whatley, Davin & Company, wrote to mortgage bankers throughout Florida suggesting that a state mortgage bankers association be organized.

The response was enthusiastic. More than sixty mortgage bankers throughout Florida met in Jacksonville on August 1, 1952, and formed the Mortgage Bankers Association of Florida.

At the annual meeting of the Mortgage Bankers Association of America held in October 1952, Brown L. Whatley was elected president, the first Florida mortgage banker to be so honored. It was largely through his influence and efforts that the 40th Annual Convention of the national association was held in Miami Beach the following year. The success of this convention, the first held in Florida, provided an auspicious start for the newly organized Mortgage Bankers Association of Florida.

Throughout his life, Brown L. Whatley maintained an active and enthusiastic interest in mortgage banking in Florida. In 1955, he established the Brown L. Whatley Award, represented by a silver bowl on which is engraved the name of the member honored each year for distinguished service to the Association.

On March 3, 1982, tragedy befell Brown L. Whatley. At the age of 81, he and his wife, Marion, died in an automobile accident while en route to the 24th Annual Silver Sand Dollar Mortgage Forum at Ponte Vedra, Florida. This annual event, which attracts mortgage bankers throughout the United States, was founded and named by Brown L. Whatley, who served as its chairman for 22 years.

The Award

The prestigious Brown L. Whatley Award is presented each year by the Mortgage Bankers Association of Florida. It recognizes the individual member who has made the most significant contribution to the advancement of the Association and the mortgage banking industry in Florida. From the beginning, it was the intention that the Award honor outstanding individual service rather than express appreciation for service in high elective office.

The Award represents a meaningful encouragement and incentive for participation by individual members in the Mortgage Bankers Association of Florida. Since 1955, the Brown L. Whatley Award has been presented annually to an outstanding member as an expression of appreciation by fellow members of the Association. By their distinguished accomplishments, the individuals receiving the Award add honor and prestige to the Award itself.

The Bowl

The bowl, which symbolizes the Brown L. Whatley Award, was designed by Alphonso La Paglia, known as the poet of silver craftsmanship. The great talent of Alphonso La Paglia, master silversmith, combines the mastery of contemporary design with a Renaissance flair or rich and inspired ornamentation. Many of his designs carry out the theme of perpetual creation and the cycle of life. His creations have been placed in many of our country's museums because of their outstanding beauty, design, and craftsmanship.

The Base

In 2009 the original base and inside the bowl was filled with 54 engraved names of the winners of this award. We were finally out of space. We needed to find a good woodworker to expand the base! With the help of past winner Pam Fendley she suggested a friend, Tom Ratliff. Tom made an additional base to add to the original and it is a perfect match. We were able to make it so 24 more names can be added to the base. So in the year 2033 it will be up to the next generation to use their creativeness to keep the

