



NAPMW BOARD OF DIRECTORS MEETING
February 18, 2015
GENERAL SESSION MINUTES

National Board Members Present

Christine Pollard National President
 Kelly Hendricks President Elect
 Bill Sanderson..... Vice President–Northwestern Region
 Anna Mackovska Vice President–Western Region
 Judy Alderson Vice President-Central Region
 Cathy Kantrowitz, CME Vice President-Eastern Region
 Kimberly Rozell, CME National Treasurer

Parliamentarian and Administrators Present

Dawn Adams, Past National President, GML-CMI	NAPMW New York
Candace Smith, Past National President, CME - CMI	Technology & Communication Administrator
Jeanne Evans, CME	Finance Administrator

Guests

Jill Kinsman, Past National President.....	NAPMW Seattle Puget Sound
Lucy Collier, Past National President.....	NAPMW Seattle Puget Sound
Mary Ellen Heathcote, MML, CME-CMI, PNP	NAPMW Raleigh Triangle
Katheryn Farrell	NAPMW Columbia Basin
Lauren Laymen.....	NAPMW Oklahoma City

I. CALL TO ORDER

A. Roll Call and Quorum Confirmation: Following roll call a quorum was confirmed by Christine Pollard. With notice of the meeting having been duly given, President Pollard called the meeting to order at 5:00pm EST, February 18, 2015.

B. Welcome and Acknowledgement of Guests

C. Agenda Approval: The agenda was approved and filed as amended.

D. The January 14, 2015 General Session Minutes: Minutes were approved and filed as amended and

E. Designation of Minutes Review Committee:

- I. Kimberly Rozell, CME National Treasurer
- II. Kelly Hendricks President Elect
- III. Cathy Kantrowitz, CME Vice President – Eastern Region

F. Financial Reports:

I. Profit and Loss Balance Sheet: Treasurer Rozell reported on the profit & loss as well as the balance sheet as of January 31, 2015. Reports shall be filed as submitted.

II. WORKS IN PROGRESS | UNFINISHED BUSINESS

- A. **2015 Conference:** Report filed. The committee held another conference call on Feb. 10th. A play by play work up is currently being worked on for the hotel. Registration is now OPEN! The first 30 registrants will receive a surprise from the conference committee. The trade show flyer has been completed and is available online.
- B. **Capital Investment Calls:** The calls had between 50-70 attendees besides the board.
- C. **Administrative Company:** The company is still being researched and references have been contacted.

III. ADMINISTRATIVE TEAM REPORTS:

- A. **Administrator:** Report filed as amended. A trip was made to Texas to gather materials from Hulene's home. The trip was successful. The NAPMW 800# has been converted to a new phone and will no longer ring into Hulene's home. There were several admin emails and they have been combined into one and so all emails will be directed to admin@napmw.org which Candace and Jeanne have access to.
- B. **Financial Administrator:** Report filed. The NAPMW investment account is currently being worked on in regards to the signers and mailing address. An internal audit of national books needs to be done and Kelly Byers has agreed to take the lead on the audit.
- C. **Technology and Communication Administrator:** Nothing new to report.

IV. COMMITTEE REPORTS:

- A. **Education:**
 - I. **General Education:** Nothing new to report.
 - II. **Choose To Lead:** Report filed.
- B. **Bylaws and Operating Procedures:** Only three associations that have not complied. Dallas, Greater New Orleans, and Anchorage. Katheryn Farrell has sent revised National bylaws and operating procedures to Chris and Dawn for review.
- C. **Leadership & Procedures:** Report filed.
- D. **Marketing and Publicity:** Report filed.
- E. **Membership & Karat Klub:** Report filed.
- F. **Awards:** Report filed. The awards have been reduced and are available on-line. Requested that entries be received by 3/31/15 and all NVP's encouraged to get the information out to the locals.
- G. **Partners in Progress:** Report filed.
- H. **Credentials:** Nothing at this time.

- I. **National Mortgage Professional Magazine:** President Pollard urged everyone to submit items to Nikki Bell so we can use this opportunity to its full potential. This is a great resource for NAPMW to take advantage of.
- J. **Nominations:** The nominations went out over the past weekend. The deadline for filing is March 6, 2015.

V. NEW BUSINESS:

A. Potential New Associations:

- I. **Salt Lake City:** Nothing new at this time
- II. **Fresno:** Nothing new at this time
- III. **Southern Virginia:** Nothing new at this time
- IV. **Danville:** Nothing new at this time.

VI. OTHER BUSINESS: None at this time

VII. ANNOUNCEMENTS:

- a. The next conference call board meeting will be held Wednesday, March 11, 2015 at 2:00 pm PST, 4:00 p.m. CST, and 5:00 p.m. EST.
- b. March board and committee reports are due by March 5th. Please send all reports to Chris Pollard and Kelly Hendricks.

VIII. RECESS TO EXECUTIVE SESSION: President Pollard recessed the board to Executive Session at 5:36 p.m. EST.

IX. RECONVENE TO GENERAL SESSION: President Pollard reconvened the meeting back to general session at 6:38 p.m. EST.

Motion made by President-Elect Kelly Hendricks: "I move that we bring all action items approved in Executive session forward to the general session." Motion seconded. Motion carried.

Motion made by NVP Bill Sanderson: "I move that Phoenix have their charter revoked." Motion seconded. Motion Carried

Motion made by President-Elect Kelly Hendricks: "I move that Les Bois Association be put on suspension per the operating procedures, effective today." Motion seconded. Motion Carried.

Motion made by President-Elect Kelly Hendricks: "I move that San Diego Association be put on suspension per the operating procedures, effective today." Motion seconded. Motion carried.

X. ADJOURNMENT: Having no other business, President Pollard adjourned the meeting at 6:40 p.m. EST on Wednesday, February 18, 2015.

Kimberly Rozell
NAPMW National Treasurer



To: NAPMW National Board
Conference Call Report
February 11, 2015

From: Claire Davis, MML CME CMI
Mary Ellen Heathcote, MML CME CMI

Subject: 2015 National Education Conference Committee
NAPMW 2015 - A Capitol Investment

SUCCESES

1. Conference Call with Committee Chairs held 1/14
2. Registration/Conference Brochure completed
3. Diagram/Layout for Thursday events completed; sent to hotel

CHALLENGES

1. Finalizing AV requirements
2. Securing speaker agreements to determine AV needs/compensation

NEXT STEPS/WORK TO BE COMPLETED

1. Work with Trade Show Committee for solicitation
2. Work on flyers for Trade Show/Silent Auction/Door Prize
3. Set timeline for all functions to be completed i.e. ads submission, printing
4. Coordinate with PIP in search for Sponsors
5. Work with hotel on diagram/layout for Friday, Saturday, Sunday events
6. Prepare "Play by Play" for Committee and Hotel Staff
7. Next NEC Committee Conference Call scheduled Tuesday 2/10

MOTIONS OR RECOMMENDATION

1. None at this time



DATE: February 7, 2015

TO; NATIONAL BOARD OF DIRECTORS

FROM: Kim Rozell, 2014-2015 National Treasurer – Budget & Finance Co-Chair
Jeanne Evans, 2014-2015 National Finance & Budget Administrator – Co-Chair

RE: NAPMW Budget & Finance Report & National Treasurer's Report
For February 2015

Successes

- Dues have been paid through Dec. 2014 and the reports sent to the Local and Region treasurers.
- The Washington Secretary of State annual filing has been completed and the \$10 filing fee paid. This has been uploaded to the cloud.
- The Wells Fargo bank account has had the authorized signers revised and the mailing address changed per the January Board of Directors Motion. Also the NMLS account has been closed out and funds transferred to the main checking.

Challenges

- An email request has gone out requesting all Locals and Regions to get monthly reports and mid-year budget reviews sent in.
- Getting Financial Reporting from all Locals and Regions into Cloud

Recommendations

- Conduct an internal audit of the National Financial books.
- Prepare a Treasurers Training webinar to be available online for members to view.

Motions

- None at this time

NAPMW
Balance Sheet
As of January 31, 2015

	<u>TOTAL</u>
ASSETS	
Current Assets	
Bank Accounts	
Business Checking - Wells Fargo	47,402.39
Checking (deleted)	0.00
Checking- NMLS	0.00
Checking-Wells Fargo	0.00
Funds for Institutions	21,877.39
NMLS Account Closing	0.00
Savings	4,103.97
Total Bank Accounts	<u>\$ 73,383.75</u>
Total Current Assets	<u>\$ 73,383.75</u>
TOTAL ASSETS	<u>\$ 73,383.75</u>
LIABILITIES AND EQUITY	
Liabilities	
Total Liabilities	
Equity	
Opening Balance Equity	87,902.82
Retained Earnings	-14,133.74
Net Income	-385.33
Total Equity	<u>\$ 73,383.75</u>
TOTAL LIABILITIES AND EQUITY	<u>\$ 73,383.75</u>

NAPMW
Profit and Loss
January 2015

	<u>TOTAL</u>
Income	
Membership Dues	5,867.81
Redeposited Bill Pay - local dues	60.00
Total Income	<u>\$ 5,927.81</u>
Expenses	
Board Travel - In person board meeting	253.70
Bank Charges	304.86
Dues to local	631.00
Dues to Region	360.00
Miscellaneous Expenses	250.00
Postage	85.78
Taxes & Licenses	140.74
Telephone	66.33
Web Master Fee	1,000.00
Total Expenses	<u>\$ 3,092.41</u>
Net Operating Income	<u>\$ 2,835.40</u>
Net Income	<u>\$ 2,835.40</u>



DATE: February 3, 2015

TO; NATIONAL BOARD OF DIRECTORS

FROM: National Administrator - Open
Past National President Candace Smith, National Technology & Communication Administrator
Past National Treasurer, Jeanne Evans, National Finance & Budget Administrator

RE: NAPMW Administrative Management Team Report for January, 2014

Successes

- National Board approved at the January Board Meeting to accept the resignation(s) of National Administrator PNP Hulene Works and Assistant Administrator Truitt Works to make their retirement official as of December 31, 2015. NAPMW thanks them for their service during the last seven years of self-management.
- National President provided Administrator Works with a directive as to how NAPMW will assume Administrative responsibilities, transition team and transition schedule. All official NAPMW records will be removed from Administrator Works home office by 02/07/15.
- Technology & Communication Administrator, PNP Candace Smith and Budget & Finance Administrator PNT Jeanne Evans are currently working with President Pollard to assist in the Association's self-management until a more permanent option is determined.
- A date of February 7, 2015 has been scheduled to remove all official NAPMW records from Administrator Works home. The National President, National Treasurer and National Administrators are focusing on handling necessary management and administrative changes.
- Official mailing address change was approved by the National Board at the January meeting and a forwarding address will be filed with the current P O Box. Most of our vendors have been notified of the changes in contact.
- PNP Works name has been removed from the National Business Checking and Savings Account.

Challenges

- Handling of administrative duties during transition period.

Next Steps

- Removal of official NAPMW files and reassignment of responsibilities where necessary.
- Official notification to membership directing how NAPMW official business should be handled during our transition period.

Note: A Technology Report will be submitted separately. Administrator Smith is keeping up with our National Website and our National Calendar in addition to other administrative duties that she is helping on. We are trying to absorb as many of Administrator Works duties as we can however we also have work and family obligations to take care of in addition to our normal administrative duties.

Motions

None at this time



DATE: February 3, 2015
TO; NATIONAL BOARD OF DIRECTORS
FROM: M. Jeanne Evans CME – National Choose to Lead Co-Chair
PNP Candace Smith CME, CME National Choose to Lead Co-Chair
RE: NAPMW Choose to Lead Committee Report for January, 2015

Successes

- CTL will provide leadership education for the 2015 National Education Conference to replace NAPMW Training.
- Nikki Bell has joined our CTL Team.
- Succession planning is going forward as a part of CTL program.

Challenges

- CTL has a lot to do to get ready for Washington.

NEXT STEPS

- CTL work sessions for this month scheduled for February 3 and February 13, 2015

Recommendations & Motions

Recommendation: No recommendations at this time

Motion: No Motions at this time



To: NAPMW National Board
From: Katheryn M. Farrell

Re: National Bylaws Committee
Date: February 11, 2015

As of February 5, 2015, all Regions and all Locals, except the following are compliant regarding their Bylaws and Operating Procedures: Anchorage; Dallas; and Greater New Orleans.

Judy Alderson submitted copies of the Dallas Bylaws and Operating Procedures. I sent Judy the changes that need to be made to be compliant and have not received the revised documents.

Both Vice President Bill Sanderson and I have been in touch with Deborah Manfred, president of the Anchorage Association and I anticipate receiving their Bylaws and Operating Procedures for review in the near future.

There has been no correspondence from Greater New Orleans.

All approved Bylaws and Operating Procedures have been downloaded to the National Cloud Storage.



To: NAPMW National Board
From: Katheryn M. Farrell

Re: National Leadership & Procedures Committee Chair
Date: February 11, 2015

Association Management in a Box (AIB) installment #10 February 2015 for March 2015 has been streamlined and was sent to the BOD.

The Index for 2015-16 has been completed to reflect the "streamlined" edition.

Vice Presidents, remember to tell your president each installment of the AIB is posted to the NAPMW website.



DATE: February 6, 2015
TO: NATIONAL BOARD OF DIRECTORS
FROM: Lauren Layman & Jill Kinsman,
National Membership, Co-Chairs
RE: January 2015 Membership Report

We have 21 new members and 36 renewals for the month of January 2015 for a total as of 1/31/15 of 663 Members. We have a total of 12 auto renewals! Here is the member breakdown by local associations.

January 2015 New Members: 21

Atlanta	3 (1 auto renew)
Anchorage	1
Central New York	1
Central Region Associate	1
Eastern Region Associate	1
Greater New Orleans	1
Greater St. Louis	1
Hudson Valley	2 (1 auto renew)
Oklahoma City	3
Phoenix	1
San Antonio	4
Western Region Associate	2

January 2015 Renewals: 36

Atlanta	4 (3 auto renew)
Anchorage	5 (2 auto renew)
Austin	4 (1 auto renew)
Central New York	1 (1 auto renew)
Greater New Orleans	1
Greater St. Louis	2 (1 auto renew)
Houston	3
Hudson Valley	2
Mid Atlantic	1
Oklahoma City	2 (1 auto renew)
Olympia	1
Orange County	1
Raleigh Triangle	1
San Antonio	1
San Joaquin Valley	2
Seattle Puget Sound	1



The Columbia River	1
Tulsa Green Country	1
Wenatchee Valley	2 (1 auto renew)

Karat Klub information follows.

KARAT KLUB REPORT

January 2015 Numbers

Amethyst	66
Emerald	7
Ruby	1
Diamond	3

KARAT KLUB CREDIT LEVELS

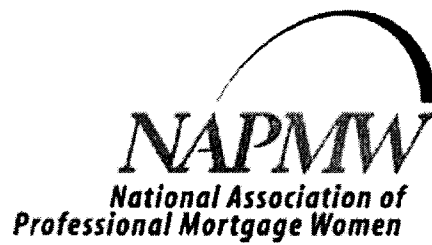
10 to 49 - Amethyst
50 to 99 - Emerald
100 to 149 - Ruby
150 on up - Diamond

NVPs please communicate to your local presidents information about the Auto Renew contest. We want to inspire some heartfelt competition here! Please let us know if you have any questions or need copies of the flyer to send out. On a positive note, the members (both new and renewals) are choosing that as an option more frequently than in the past. Please encourage your members to choose this option when referring new members or renewing!

Respectfully submitted,

Lauren Layman & Jill Kinsman
NAPMW Membership Co-Chairs

LaurenLaymanRocks@gmail.com, jill.kinsman@usbank.com
405-812-4742 / 206-344-7827



To: NAPMW National Board
From: Kelly Hendricks, President Elect
Re: Awards Committee
Date: February 4, 2015

Awards committee is still looking for a committee member from Northwest, Western, and Eastern Region. Central Region has provided a committee member, Gwen Derry from NAPMW San Antonio.

The awards have been reduced down to the following:

Georgene Lee Lifetime Achievement Award
Dorcas Ewell Leadership Award
Norma Shorrock Education Innovator Award
Gwen Olivier Rising Star Award
Eleanor Breeding Best Overall Newsletter-1 award
Vera Miller Social Media Award
Dorothy Zaccardo Marketing Piece Award
Ethel Granite Website Award

The nominations forms have been re-created to give them a fresh look and will be going out to the membership by the week of 02/09/2015 with an entry deadline of 03/31/2015.

Kelly Hendricks
President Elect



To: NAPMW NATIONAL BOARD
February 2015 Conference Call

From: Nikki Bell, Marketing/PR Chair

SUCSESSES

- Submitted an article for the NMP to entice new members as well as a new ad for the conference in May.
- Crafted a marketing message based upon the strategic board meeting in St. Louis for the Capitol Investment Calls.

CHALLENGES

- Need additional creative thinkers to join committee

NEXT STEPS

- Continue to find relevant material for articles for NMP.



To: NAPMW National Board
From: Deanna Mellas, National Partners In Progress Committee Chair
Re: January 2015 Committee Report
Date: January 6, 2015

We have the following commitments for PIP:

NAPMW Houston \$1000
Eastern Region \$1000
Hudson Valley \$500
And Essent Guaranty – Verbal commitment and determining which level.

PIP Committee is reaching out to potential sponsors, previous sponsors for renewal and NAPMW Regions/Locals.

Eblast flyer will be sent to our database again this week. PLEASE use that to forward to anyone you can think of who may be interested in a yearly partnership with NAPMW and (bonus) company highlights at the National Conference ☺

Reminder: Partners can add a sponsorship level to their shopping cart and check out online @ www.NAPMW.org

A PIP “event” has been created on the National FB Page and shared with regions and locals that I have access to. IF YOU have access to a Local or Region page please share on your page. It would also be helpful for everyone to “Join” the event and “Invite” anyone in the industry.

Anyone who has a recommendation for a potential PIP, please reach out to me. OR, if you need a eblast version of the flyer send me a note. I have html, oft, jpg, and pdf versions.

Thank you!

Deanna Mellas
National Partners In Progress Committee Chair
Regional Membership Chair
Recording Secretary, NAPMW Houston
Immediate Past President, NAPMW Houston
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