



**NAPMW BOARD OF DIRECTORS MEETING**  
**January 14, 2015**  
**GENERAL SESSION MINUTES**

**National Board Members Present**

Traci Dry..... Sitting Vice President–Northwestern Region  
 Pat Beebout..... Sitting Vice President–Western Region  
 Judy Alderson ..... Vice President-Central Region  
 Cathy Kantrowitz, CME ..... Vice President-Eastern Region  
 Kimberly Rozell, CME ..... National Treasurer  
 Cynthia Nutter, LPO..... National Secretary  
 Christine Pollard ..... National President

**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**

Frances Reinhardt, GML, Past National President	NAPMW Atlanta
Laurie Abshier, Past National President, GML, CME-CMI	NAPMW Bakersfield
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
Glenda Mooney .....	NAPMW Greater St. Louis
Lauren Layman.....	NAPMW Oklahoma City

**I. CALL TO ORDER**

**A. Roll Call and Quorum Confirmation:** Following roll call a quorum was confirmed by Secretary Nutter. With notice of the meeting having been duly given, President Pollard called the meeting to order at 2:01 p.m. PST, January 14, 2015.

**B. Welcome and Acknowledgement of Guests**

**C. Agenda Approval:** The agenda was approved as amended.

**D. December 10, 2014 General Session Minutes:** Minutes were approved as amended and shall be filed.

**E. Designation of Minutes Review Committee:**

- I. Cynthia Nutter ..... National Secretary
- II. Judy Alderson..... Vice President – Central Region
- III. Kimberly Rozell, CME ..... National Treasurer

**F. Financial Reports:**

- I. **Profit and Loss Balance Sheet:** Treasurer Rozell reported on the profit and loss balance sheet as of December 31, 2014. Expenses were paid due to in person meeting scheduled for this month. Report shall be filed as submitted.
- II. **Local/Region Signature Cards:** All are now accounted for and complete.

**II. WORKS IN PROGRESS | UNFINISHED BUSINESS**

- A. **2015 Conference:** Report filed. The second conference call was completed today. Working hard on getting speaker topics and bios so that we can complete the brochure and send out the formal invitation and registration to our members. After researching the possibility of conference pins, it was determined that the sale of the pins in recent years has not been an income generating item for the conference, rather an expense that was not recouped in sales, so the committee chair recommends that we not input the time and expense into pins this year. The board agrees with this recommendation. Discussion held regarding the type of NAPMW training we want to provide during that time block. Should we have separate classes or combine together. The treasurer and president training is very important and the suggestion was made to include marketing for locals as well.
- B. **National Vice Presidents Guide:** After the in-person meeting next week, the guide will be adjusted according to changes that may/or may not occur through that meeting. Table to next month.

**III. ADMINISTRATIVE TEAM REPORTS:**

- A. **Administrator:** President Pollard thanked Administrator Smith and Administrator Evans again for stepping up and helping to fill the gap during this time. In December we did receive Administrator Hulene Works resignation. Calls are being directed to Administrator Smith and we are in the process of moving other responsibilities and making changes to accommodate her resignation.

*President Pollard encouraged anyone that wants to send Hulene a card to please do so.*

**Motion by Secretary Nutter:** "I move to accept Administrator Hulene Works resignation effective December 31, 2014."

**Motion Seconded. Motion Carried.**

**Motion by Secretary Nutter:** "I move to change the association's legal address to 1851 S. Lakeline Blvd, Suite 104 Box 303, Cedar Park, Texas 78613 and to have mail from the current mailbox forwarded to this address effective immediately."

**Motion Seconded. Motion Carried.**

President Pollard stated that when we do our annual filing, we can then inform the IRS of our official change of address.

**Motion by Treasurer Rozell:** "I move to remove Hulene Works from the association bank accounts."

**Motion Seconded. Motion Carried.**

**Motion by Treasurer Rozell: "I move to close the NMLS account with funds in the amount of \$3482.12 and have them moved to the general account."**

**Motion Seconded. Motion Carried.**

- B. **Financial Administrator:** Nothing more to add at this time.
- C. **Technology and Communication Administrator:** In the process of making changes to the website and updating vendors as to the administrative change. Looking to complete this by February 1, 2015. We have updated the Locals and removed Locals on the site commensurate with recent changes. Looking for assistance in keeping the National calendar current. Past National President Abshier, GML, CME-CMI, offered to do this. President Pollard thanked her for volunteering on the spot.

#### IV. COMMITTEE REPORTS:

- A. **Education:**
  - I. **General Education:** Report filed. We still need members to join this committee as a committee of one for such an important topic is very difficult.
  - II. **Choose To Lead:** Report filed. With the administrative changes, sessions have been set aside for now. Would like to have more volunteers to assist and better participation in the program.
- B. **Bylaws and Operating Procedures:** Only three associations that have not complied. Dallas, Greater New Orleans, and Anchorage.  
  
*President Pollard asked the NVPS of those Locals to reach out to the Local Presidents to get the necessary items to Chair Katheryn Farrell.*
- C. **Leadership & Procedures:** Report filed.
- D. **Marketing and Publicity:** Report filed.
- E. **Membership & Karat Klub:** Report filed. We have had 46 auto renewals in January thus far.
- F. **Awards:** Report filed. President Pollard asked each NVP to request a volunteer from each region to sit on this committee. The committee chair is recommending we reduce the number of award this year, particularly in the communication category. The board agrees with her recommendation.
- 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 Deanna Mellas so we can use this opportunity to its full potential.

- J. **Nominations:** Report filed. Requests have been sent out to members to determine interest in running for office. In the process of gathering the information.

**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:** Very proactive in their start up

Very exciting that we have these areas interested in creating new charters.

**VI. OTHER BUSINESS:** None at this time

**VII. ANNOUNCEMENTS:**

- a. The next conference call board meeting will be held Wednesday, February 11, 2015 at 2:00 pm PST, 4:00 p.m. CST, and 5:00 p.m. EST.
- b. The in-person board meeting will be in St. Louis Missouri on January 23, 2015 at the Hilton St. Louis Airport Hotel.
- c. An email was sent out from Achievelinks that they are no longer offering their services and will be closing down. Everyone who was signed up with them did receive the email notice.

**VIII. RECESS TO EXECUTIVE SESSION:** President Pollard recessed the board to Executive Session at 2:52 p.m. PST.

**IX. RECONVENE TO GENERAL SESSION:** President Pollard reconvened the meeting back to general session at 3:21 p.m. PST.

**X. ADJOURNMENT:** Having no other business, President Pollard adjourned the meeting at 3:22 p.m. PST, Wednesday, January 14, 2015.

Cynthia Nutter  
National Secretary

NAPMW  
PROFIT AND LOSS  
December 2014

	TOTAL
<hr/>	
<b>Income</b>	
<b>Membership Dues</b>	3,700.95
<b>Misc Income</b>	250.00
<b>Redeposited Bill Pay - local dues</b>	183.00
<b>Total Income</b>	<u>\$4,133.95</u>
<b>Expenses</b>	
<b>Bank Charges</b>	304.78
<b>Board Expenses - In Person</b>	2,133.74
<b>Board Expenses - President</b>	294.20
<b>Dues to local</b>	711.00
<b>Dues to Region</b>	290.00
<b>Gifts &amp; Flowers</b>	48.98
<b>Membership Refund for voided auto-pay</b>	80.00
<b>Taxes &amp; Licenses</b>	84.42
<b>Telephone</b>	65.94
<b>Web Master Fee</b>	1,000.00
<b>Total Expenses</b>	<u>\$5,013.06</u>
<b>Net Operating Income</b>	<u>\$ -879.11</u>
<b>Net Income</b>	<u><u>\$ -879.11</u></u>

Friday, Jan 09, 2015 11:52:18 AM PST GMT-6 - Cash Basis

**NAPMW**  
**BALANCE SHEET**  
 As of December 31, 2014

	TOTAL
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Bank Accounts</b>	
Business Checking - Wells Fargo	40,773.42
Checking (deleted)	0.00
Checking- NMLS	3,795.42
Checking-Wells Fargo	0.00
Funds for Institutions	21,877.39
Savings	4,002.61
<b>Total Bank Accounts</b>	<b>\$70,448.84</b>
<b>Total Current Assets</b>	<b>\$70,448.84</b>
<b>TOTAL ASSETS</b>	<b>\$70,448.84</b>
<b>LIABILITIES AND EQUITY</b>	
<b>Liabilities</b>	
<b>Total Liabilities</b>	
<b>Equity</b>	
Opening Balance Equity	87,902.82
Retained Earnings	-14,461.19
Net Income	-2,992.79
<b>Total Equity</b>	<b>\$70,448.84</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$70,448.84</b>

*Friday, Jan 09, 2015 11:54:50 AM PST GMT-8 (Crash Basis)*



To: NAPMW National Board  
Conference Call Report  
January 14, 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. Second Conference Call with Committee Chairs scheduled for 1/14
2. "Save the Date" on website and Facebook
3. Initial Draft of Registration/Conference Brochure in process

**CHALLENGES**

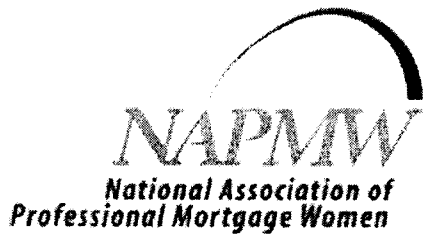
1. Filling AV Committee Chair
2. Securing bios, photos, presentation descriptions for speakers

**NEXT STEPS/WORK TO BE COMPLETED**

1. Work with Education Chairs on securing missing info for brochure
2. Work with National Secretary on registration format and program
3. Set timeline for all functions to be completed i.e. registration, printing, etc.
4. Coordinate with PIP in search for Sponsors

**MOTIONS OR RECOMMENDATIONS**

Recommend that no Conference pins be ordered based on previous history.



January 9, 2015

To: President Christine Pollard, CME

Re: National Education Report

**Successes**

On-Line Classes with Radian have been posted through the month February. These classes can be viewed on the Radian Calendar at [www.radian.biz](http://www.radian.biz).

Natalie Thompson spoke with Vicky Thompson and they will be offering an on-line class the first part of February for members and guests.

**Challenges**

Still no volunteer to assist on this committee

**Next Steps**

**Motions or Recommendations**

None at this time

Laurie Abshier, GML-CMI-CME  
Education Committee of One

***Serving All Mortgage Professionals Who Want to Excel and Employers Who Want Excellence***

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**DATE:** January 1, 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 December, 2014

### Successes

- CTL sessions have been set aside so that National CTL Co-Chairs are able to take on Past National Administrator Works responsibilities until new arrangements may be made.

### Challenges

- Qualified leadership succession planning at the Local, Region & National Level
- Better participation in the Program

### NEXT STEPS

- Nothing is planned at this time.

### Recommendations & Motions

**Recommendation:** No recommendations at this time

**Motion:** No Motions at this time



To: NAPMW National Board  
From: Katheryn M. Farrell

Re: National Leadership & Procedures Committee Chair  
Date: January 14, 2015

Association Management in a Box (AIB) installment #9 January 2015 for February 2015 has been streamlined and sent to the BOD.

As of this date every month of the AIB has been "streamlined".

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



To: NAPMW NATIONAL BOARD  
January 9, 2015, 2015 Conference Call

From: Nikki Bell, Marketing/PR Chair

**SUCCESES**

- Submitted an article for the NMP on organization leadership and customer engagement.

**CHALLENGES**

- Need additional creative thinkers to join committee

**NEXT STEPS**

- Continue to find relevant material for articles for NMP. Also, will begin working on the next ad for NMP>

As we enter a new year, everyone begins with their resolutions to lose weight, become more organized, save more, etc. so now is the perfect time to RE-Charge your business.

This industry shrinks daily under the weight of new laws and regulations creating a more competitive environment. This should encourage each one of us to be more forward thinking, and to foster new personal and professional development strategies. Now is the time for companies and team leads to re-evaluate the mission, vision and goals of the company and/or team. An organization which has actively engaged employees and customers will have a dynamic culture; which allows for a competitive advantage by being difficult to replicate at the organization down the street. Leaders need to understand they must change the ordinary into extraordinary so the employees and customers will articulate the mission and vision with passion and enthusiasm attracting higher quality employees and new customers.

The basic fundamental of customer engagement is to create a strong personal brand through knowing your passion and purpose. As a leader, cast your vision to influence the team with an authentic clear concise message. This influence will have an impact on retaining and attracting new customers or other measures which create and bring value to the business. What are your customers and employees talking about? Is it a new product or lack of innovation or is it a new trend in business they want to know about and cannot find an outlet for this information? Create new opportunities for your customers by offering education, networking events, creative roundtable discussion; this will allow businesses to become a resource and attract new customers.

Create a new message in 2015 by RE-Charging business with NAPMW. NAPMW exist to inspire Individuals in the mortgage industry by keeping our members up to date on the latest technology, industry trends and marketing insights.

There is a clear correlation between a company's leadership and customer engagement. When leaders recognize the importance to motivate and inspire those around them, a strong culture will flourish and everyone will begin to thrive. Leap into 2015 with NAPMW and let us RE-Charge you and your business.



DATE: January 9, 2015

TO: NATIONAL BOARD OF DIRECTORS

FROM: Lauren Layman & Jill Kinsman,  
National Membership, Co-Chairs

RE: December 2014 Membership Report

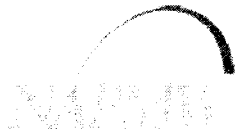
We have 13 new members and 27 renewals for December 2014. Of those, we had The good news is that of our renewals we had 5 auto renewals and one new member auto renew totalling 6. The good news is that with only 1 week into the new year, we have already had 16 renewals.

We are continuing to forward the information to NVPs and Local Presidents on those expiring in their locals along with contact information for them to use and connect with those members.

The membership breakdown and Karat Klub information follows.

The Auto Renew contest is coming along. Currently in first place is ..... We do want to help make the renewal process easier on our members and encourage our locals with a little healthy competition along the way! We currently have Oklahoma City in the lead with 6 so far this year and right behind them are Houston with 5, and Anchorage and Hudson Valley at 4 each. So far this year we have had 46 auto renewals total which is approximately 1/14<sup>th</sup> of our total membership. (Which is currently at 670 as of Jan 9, 2015) Lets keep the momentum going!

We are currently working on our auto renewals that have had glitches occur and getting them taken care of. As we said before, please encourage your new members to have an additional email and maintain current credit card info if they have selected auto renew for their dues.



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Due to some glitches we encountered on how to track the "Pay It Forward" contest idea, we do not yet have an additional membership contest for you, so we will continue with the Auto renew contest and our regular membership banner contests. Please let us know if you have any great ideas for contests going forward.

Respectfully submitted,

Lauren Layman & Jill Kinsman  
NAPMW Membership Co-Chairs  
[laurenlaymanrocks@gmail.com](mailto:laurenlaymanrocks@gmail.com) , [jill.kinsman@usbank.com](mailto:jill.kinsman@usbank.com)  
405-812-4742 / 206-344-7827



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**December 2014 New Members 13**

Atlanta	1
Austin	2
Central Region Associate	1
Greater New Orleans	2
Greater St. Louis	1
Houston	1
Hudson Valley	1
Raleigh Triangle	1
San Joaquin Valley	2
Western Region Associate	1

**December 2014 Renewals 27**

Anchorage	4
Austin	2
Bakersfield	1
Central New York	3
Eastern Region Associate	1
Greater New Orleans	2
Greater St. Louis	2
Houston	3
Hudson Valley	1
Oklahoma City	2
Raleigh Triangle	1
San Joaquin Valley	1
Spokane	1
Tulsa Green Country	1
Wenatchee Valley	2





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## **KARAT KLUB REPORT**

### December 2014 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



To: NAPMW National Board  
From: Kelly Hendricks, President Elect  
Re: Awards Committee  
Date: January 5, 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.

Information regarding national awards will be sent out in January. At this time, President Pollard and I have discussed how many awards are appropriate given the size of our organization and consider reducing the amount of overall awards, especially in the category of Excellence in Communication Awards. Currently we have 7 categories with a total of 12 awards for newsletters, feature writing, marketing, social media, news coverage and website.

The awards committee is requesting input from each NVP by the January National Board Meeting so that the award categories can be finalized and ready to go out to the membership.

Kelly Hendricks  
President Elect



To: NAPMW National Board  
From: Deanna Mellas, National Partners In Progress Committee Chair  
Re: January 2015 Committee Report  
Date: January 9, 2015

PIP levels have been approved and added to the website.  
Partners can add a sponsorship level to their shopping cart and check out online.

Eblast versions of flyer are complete and Technology's has sent out to membership.

PIP event has been created on the National FB Page and shared with Regions and Locals, will continue to share. As Partners are added, their information will be highlighted on the page.

We have been running an advertisement in National Mortgage Professional Magazine for the past several months.

PIP Committee has met multiple times, we are reaching out to potential sponsors, previous sponsors for renewal and NAPMW Regions/Locals. We have ongoing dialogue with a few companies currently that we hope to convert shortly.

\*NAPMW Houston is committed to a FDR Memorial level \$1000

Anyone who has a recommendation for a potential PIP, please reach out to me. Thank you! I have included the html version of the flyer along with this. Please copy and paste into an email and send to your mortgage databases or anyone you feel would be interested in partnering.

Deanna Mellas  
National Partners In Progress Committee Chair  
Regional Membership Chair  
Recording Secretary, NAPMW Houston  
Immediate Past President, NAPMW Houston  
[dmellas@nat.com](mailto:dmellas@nat.com)  
832-465-6413



January 14, 2015

TO: Christine Pollard, President

National Board Members

As National Nominations Chair, I am pleased to present the National Board with information regarding National Candidate nominations.

National Nominations will be open, January 14, 2015. We are looking forward to obtaining candidates for National Office who have a strong desire to encourage the Association as a whole. All candidates will be interviewed prior to presentation to National Board in March.

Attached are copies of the National Candidacy Application, National Candidate Information, including Description of Duties as outlined in the National Operating Procedures and National Bylaws; and Letter and Instructions to Local Presidents.

**Important Dates to be aware of are:**

**January 14, 2015 – Nominations for National Office Open**

**February 13, 2015 – Nominations for National Office Close (5:00 PM CST)**

**March 11, 2015 – National Board and Membership Presented with Committee's Report of Candidates.**

**March 16, 2015 – Candidates will be posted for national Membership's consideration, no later than this date.**

A blast email will be sent out later this week with the information regarding candidacy. All documents will be posted or linked on the National Website on the Home Page. Final Candidates will be posted the website following presentation to the National Board on March 16, 2015.

Jill Kinsman

Immediate Past National President

National Nominations Chair, 2015