



PRIME Interest



NAPMW
Houston
National Association of
Professional Mortgage Women

Look for information about our upcoming
events and meetings at our website:
www.NAPMWHouston.org



Hello Houston,

What a great February we had. Thank you to everyone for your continued support of all our education and fundraising events that we had. We held our annual bottle auction and it

was a great success.

Thank you to our sponsors:

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Also, thank you to everyone for the many donations on baskets and bottles that we had to auction off and to those that attended to help us raise the money needed for education. Remember, all the proceeds that we raise go towards the education that we offer and to help our members attend the Region and National conferences so that we can learn more to bring you more every year to keep our association the best that it can be.

The Woodlands also had their first BINGO night in February and it was held at Guri de Sul on 1400 Research Forest. Thank you to the owner

Ledersan Erdmann and his staff for taking such good care of us that evening. We had a great turn out and everyone had a blast. Not sure what the patrons of the restaurant thought about all the screaming and excitement coming from the private dining room that we were in but it was fun. They enjoyed this event so much that I was asked if we could do this monthly and I am looking into that. These events are great for networking and getting to know our members. We will be having this again in the Houston and The Woodlands area soon.

This month we will be voting on the incoming board of directors for 2010-2011 term. The slate was presented at the February meeting for those that have expressed an interest in running. If you are interested in running for any of the positions you can still run from the floor at the meeting. This is a great opportunity to help our association continue to grow. If you are not ready to serve on the board please join a committee and get involved to seek a board position in the future.

Be sure and RSVP for one or all of the education events that we have for this month and also for our luncheon on March 9th with our guest speaker Sandra Weller with the Texas Department of Savings and Mortgage Lending.

Don't forget that the National Education conference is coming up in May and is being held in Austin. You can get all the information at www.napmw.org Stay up to date with all our events and RSVP at www.napmwhouston.org

Sincerely,

Richard Alvarado

NAPMW Houston President 2009-2010

Past NAPMW Houston President 2006-2007

**INDUSTRY UPDATE:
ADDING VALUE WITH HOME IMPROVEMENTS
By Mike Brubaker**



As an appraiser, one question I hear a lot is: “Which improvements can I make to my home to add the most value?” It doesn’t matter whether it’s a buyer’s market or a seller’s market, the following will always be true. Additional value created by improving your home is determined by buyer demand in that given marketplace. Huh? What that means is, a decorative windmill in your front yard may add value in some neighborhoods, but may be considered an eyesore in others.

New paint and carpet is usually considered a positive feature unless the paint is yellow and the carpet is pink shag. Some old hippie driving a Volkswagen van will call me and ask what I have against either color. It’s nothing personal, but if you are going to do paint and carpet, you need to select colors that will appeal to the widest group of potential buyers. If the selection is wrong, most potential buyers are mentally calculating how much it will cost to replace it. Choose a color scheme and stick with it throughout the house.

Usually when someone is asking about adding value to their home, it’s a seller wanting to spend \$500 and get a \$25,000 boost in value. I may be exaggerating a little, but probably not much. Sometimes, the question comes from someone who wants a quick boost in value of his home for refinance purposes. Their motivation is the greatest return for the smallest amount of cash.

So, is there a list of things you can do to improve the value of your home? You bet. The first thing you do is go to your favorite hardware store and buy A BUNCH of those heavy-duty garbage bags. Go back home and fill them up. Stuff them full of junk. Outside junk and inside junk. Fill them full of leaves, weeds, beer cans, dead or overgrown landscaping.

Buyers (and appraisers) get their first impression of the house when they first pull up. An unkempt yard or poorly maintained exterior can cause many prospective buyers to drive away without even getting out of the car. Trim the hedges and remove dead wood from the trees. Make sure your lawn looks healthy and green. If your gutters are sagging, get a ladder and fix them. If the siding has missing or broken shingles, replace them. Clean the windows. If the exterior of the house is dirty, rent a power-washer and clean it. While you have the power-washer, clean the driveway and sidewalks.

Warning. Power-washers are addictive. You start cleaning something and then you notice how dirty everything around it is. Next thing you know, the sun is going down and you are lining up the kids and dogs to be power-washed. You’re going to be sore the next day when you take that thing back.

**Education classes in Central Houston, the Woodlands and Southeast Houston.
Mark your calendars now!!**

Thursday 03-04-2010

Education Topic: Credit Report and Score Analyzation Class

Guest Speaker: Sue Buswell with CBC Innovis

1:00 PM Networking and Check-In

Starts at: 1:30 PM for 3 CORE Hours #SML-156-2009-05CS

In this class you will learn which elements in the credit report are most significant in predicting risk, and how to weigh these different elements in relation to one another, much like the Fair Isaac Credit Bureau Risk Scores do." We will cover some credit report basics, and will then begin to break down the score, learning what the risk predictors are and how they affect the score. Finally we will analyze several credit reports to put our new skills to the test"

Location: Southeast Texas Housing

11111 S Sam Houston Parkway East, Houston, TX 77089

For more information, contact Rhonda Young 281-484-4663 x110

Thursday 03-11-2010

Education Topic: Mortgage Ethics

Guest Speaker: Kathryn Hardeman

1:00 PM Networking and Check-In

Starts at: 1:30 PM for 3 ETHICS HOURS #SML-156-2009-09CS

Location: United Way of Greater Houston

50 Waugh Drive, Houston, TX 77007

For more information, contact Richard Alvarado (713) 254-1530

Thursday 03-18-2010

Education Topic: Prevention Mortgage Fraud

Guest Speaker: TBD

1:00 PM Networking and Check-In

Starts at: 1:30 PM for 3 CE Hours #SML-156-2009-13CS

Location: The Woodlands Chamber of Commerce,

1400 Woodloch Forest Drive #300, The Woodlands, TX 77380

For more information, contact Richard Alvarado (713) 254-1530

Education Free for Members

Luncheon \$30 for Members

\$35 for Future Members for both events

Thank you to our Annual Platinum Sponsor



BRUBAKER AND ASSOCIATES
real estate appraisers and consultants



**Tuesday Luncheon
03-09-2010**

Topic:

Don't Procrastinate - NMLS Implementation

Guest Speaker:

Sandra Weller
of Texas Department of Savings
and Mortgage Lending

11:00 AM Networking and
Check-In
Starts at: 11:30 am

Location: The Hess Club
5430 Westheimer
Houston, TX 77057

For more information
contact Ed Nelson 281-686-4551

\$30 for Members
\$35 for Future Members

There is still time to add your name to the slate.

You can be nominated and run from the floor at the meeting for any of the positions below.

**Nomination Slate for NAPMW Houston
Board of Directors 2010-2011**

Director of Arrangements

Janet Scribner

Director of Programs

Ron Goedcke

Corresponding Secretary

Byron Underwood

Recording Secretary

Keenan Glass

Treasurer

Deanna Mellas

3rd Vice President – Membership and Dues Collector

Open

2nd Vice President Services & Resources

Open

1st Vice President of Education

Open

President Elect

Joanne Gierspeck



***NAPMW'S 46TH EDUCATION
CONFERENCE AND ANNUAL
BUSINESS MEETING***

MAY 13-15, 2010 – AUSTIN, TX

**DON'T MISS THIS OPPORTUNITY TO ATTEND OUR NATIONAL
MEETING WHEN IT'S RIGHT UP THE ROAD IN AUSTIN,
TEXAS!**

CHECK OUT ALL THE DETAILS AT WWW.NAPMW.ORG

MEMBERSHIP CORNER



- To renew your membership!!

You can renew directly on national's website at www.napmw.org or download an application from our website at www.napmwhouston.org and fax it back to me at (713) 893-6088. If you have any questions about membership feel free to contact Marla Cooper at 713-772-5286

NAPMW Houston is the largest association for NAPMW nationally. Let's stay number 1 and get the word out that we are here to help promote education in the mortgage industry. Let your friends know of the benefits you have received with your membership and the GREAT education that we have to offer in Houston, The Woodlands and Southeast Houston.

Thank you to our website sponsor



Are you a designated mortgage professional? If not, WHY?

As competition increases, customers will demand knowledgeable and well-versed individuals to access and serve their needs. If you do not understand the mortgage industry, federal regulations, and all facets of the loan cycle, you may be left behind. As customers themselves become more educated about the mortgage process, shouldn't you?

The Institute of Mortgage Lending offers three designations...



Graduate of Mortgage Lending (GML)

Experience Level: 1 or more years in the mortgage industry
Prerequisites: None
Participation Requirement: Correspondence or Online
Written Exam: Yes
Oral Exam: No
Continuing Education: Yes

Master of Mortgage Lending (MML)

Experience Level: 1 or more years in the mortgage industry
Prerequisites: Graduate of Mortgage Lending
Participation Requirement: Correspondence
Written Exam: Yes
Oral Exam: No
Continuing Education: Yes



Certified Mortgage Instructor (CMI)

Experience Level: 3 years professional experience in the mortgage industry
Prerequisites: Instructor Development Workshop
Participation Requirement: Workshop Participation
Written Exam: No
Oral Exam: No
Continuing Education: Yes



The Institute of Mortgage Lending offers individual GML/MML/CMI course registrations, as well as a corporate licensing program that provides corporations with the opportunity to participate in the GML/MML/CMI designation programs for their company employees. To register contact the NAPMW Offices at (800) 827-3034 or write to the Association at napmw1@aol.com

BOARD OF DIRECTORS – 2009-2010**President**

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Parliamentarian

Kathryn Hardeman
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**Are you looking for some inexpensive advertising?
Place an AD in the NAPMW-Houston Newsletter!!**

Our newsletter is distributed to over 1,000+ mortgage professionals on a monthly basis and we want to give you the opportunity to get in on the action! Pricing is for 12 rolling issues and is as follows:

- Full Page: \$250 (member price) or \$300 (future member price)
- One half Page: \$125 (member price) or \$150 (future member price)
- One quarter Page: \$60 (member price) or \$75 (future member price)
- Business Card Ad: \$25 (member price) or \$30 (future member price)

Please contact jshugart@proalt.com with any questions!