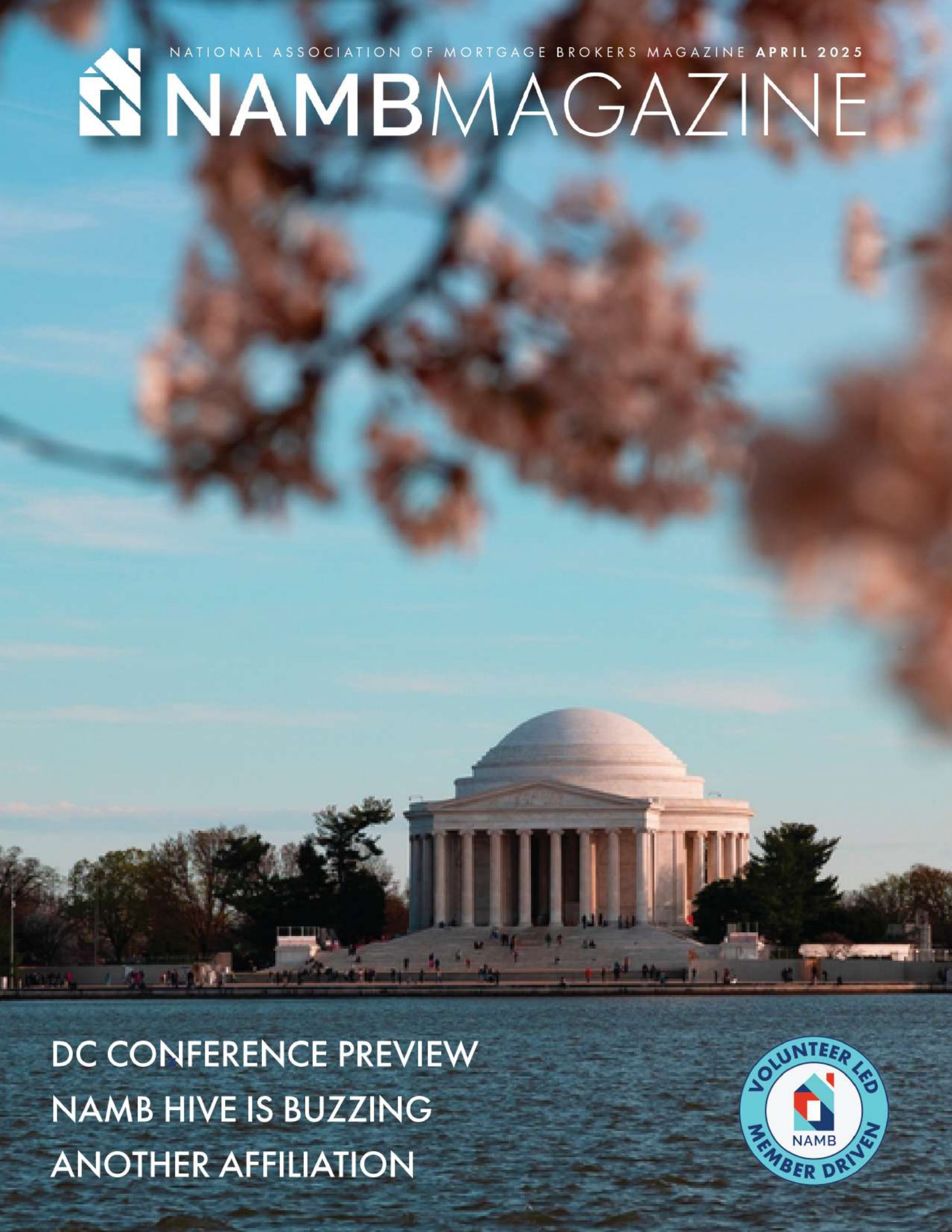




NATIONAL ASSOCIATION OF MORTGAGE BROKERS MAGAZINE APRIL 2025

NAMBMAGAZINE



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April 2025

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RAY EDWARDS, ARIZONA



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BY JOSH STEINFELD

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The National Association of Mortgage Brokers is the voice of the mortgage industry, representing the interests of mortgage professionals and homebuyers since 1973.

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Direct all inquiries to NM editor & publisher Jilly MacDowell:
magazine@namb.org

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President's Letter

JIM NABORS, CMC, CVLS, CREV, CFMP



Dear Members,

Spring has sprung! I hope as you read this that you & your family are in the best of health and the weather is exactly as you like. As NAMB's yearly legislative conference gets underway here in beautiful Washington DC, the entire city is brightening & blooming with cherry blossoms.

I personally find this conference every spring my favorite. The opportunity to hear from our legislators & regulators about what our future could possibly look like is something everyone in the mortgage business cares about. My first LRC was in 1994 & I was impressed to see Vice President Gore walking through the restaurant while a group of us were having breakfast. I thought, "Wow, this is great!" Unfortunately, he was there to speak to the Beer Distributors; we had the Sergeant of Arms of the U.S. House, who did show us his badge. Nice, but definitely not the Vice President.

Since those days we've grown dramatically, starting with Senator Carolyn Mosley Brown from Illinois, who was the Senate's first Black female Senator. From there we were off & running, and have been fortunate to have many senators, congressmen & regulators who directly affect our industry every year.

NAMB has always been bipartisan. We've never lost track that our issue is how things affect the mortgage broker & originator. We don't look at party, but where they stand on the issues that are important to us. We had Barney Frank take our stage one year & Mike Oxley the next. Many times we've had a conservative Republican immediately followed by a liberal Democrat — and that's the way it should be. We find the common ground between both parties that will *help us improve our industry.*

The best example of that is looking at our agenda for the 2025 conference: **Sen. Jack Reed (D), Rep. John Rose (R), Rep. Emanuel Cleaver (D), Rep. Ritchie Torres (D), Rep. Mike Flood (R)** and, from the Great State of Ohio, **Rep. Warren Davidson (R)**. Not only a bipartisan roster, but members of Congress that we've worked closely with to advance the American Dream of Homeownership.

I'd be remiss not to mention the regulators that we look forward to hearing from, including **Mark Calabria** of both the CFPB & OMB, **John Bell** of the VA & **Eric Ellman** of the National Credit Reporting Association. And, for the first time, we've got a representative from the White House! **Jordan Wood**, a Special Assistant to the President for Public Engagement & Business Liaison, will join us, too.

This is going to be a great event, with great conversations about our industry's future and great weather. Next year, perhaps the President. Hey, a guy can dream.

Stay healthy,
Jim Nabors

Meet NAMB's People

RAY EDWARDS, ARIZONA, CRMS, CVLS, CCS, CREV, CFMP



Broker, Edwards Financial Services LLC

US Army, 1974-76
BA, Business Administration,
University of Arizona, 1973

*NAMB Education & Certification
Committee Chair; NAMB member since 2014*

Why did you choose mortgage? I worked in a local savings & loan association after leaving the Army. My customers that needed home financing were not being well served by the company I worked for so I asked my boss if I could start taking their applications & processing them in my branch!

How does NAMB membership help you? [Even with more than] 40 years in the mortgage business there's always something new to learn. The professional development courses offered by NAMB are excellent tools

for keeping my knowledge & skills sharp. The contacts I've made over the years at events like NAMB National are invaluable for providing the latest programs & lender options to my customers. NAMB education and legislative activities & events are key to keeping mortgage brokers at the forefront of the home financing industry.

What motivates you in your current position? I love meeting new people & helping them with what often is one of the biggest undertakings in their lives. Most of my business comes from past customers & their referrals. These people are my friends, not just customers.

Describe a work highlight. The most rewarding loan I've even done was for a

Vietnamese family. After the war ended they were split up & put into "re-education" camps. The mother & daughter went one way, the father & son another. Years later after many hardships they were reunited in a refugee camp in Thailand & made their way to the US. When we closed their loan they invited me to their home for dinner. They were the most grateful people I've ever had the opportunity to serve.

Your healthiest habit? At 74, I work out at the gym three times a week & walk or bike other days. This enables me to pursue the hobbies I enjoy.

Nonprofit cause you're passionate about? My wife & I serve the Tucson Refugee Ministry & several other organizations that assist those in our community that are less fortunate. We're blessed to be a blessing.

Where do you see yourself in 5 years? Well, if my wife has her way I'll be retired. Maybe I'll actually get good at golf. **NM**

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NAMBA

MARCH 31 - APRIL 2, 2025



*LEGISLATIVE &
REGULATORY
CONFERENCE*

NAMB CFO ROCKE ANDREWS SWEARING IN THE NAMB BOARD, 2024-2025, L-R:
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 LAUREN PATTERSON, STEVE SCOTT, RAY EDWARDS, CATHY LEE & MARVIN HUDSON.
 NOT PICTURED: HARRY DINHAM.



Get ready to hear directly from the decision-makers shaping the mortgage industry! NAMB LRC, our annual Legislative & Regulatory Conference, brings together key legislators, regulators & agency representatives to discuss the latest policies,

compliance updates & industry changes. This is your chance to gain insider insights, ask important questions & stay ahead of the evolving regulatory landscape. Don't miss this opportunity to engage with the voices that influence your business!

The LRC is a critical component of NAMB's purpose: to be the voice of the mortgage industry, representing the interests of mortgage professionals & homebuyers.

MONDAY, MARCH 31

12 - 12:45PM
BURNHAM A

Education Committee

1 - 2:30PM
BURNHAM A

Government Affairs Committee

3 - 5PM
BURNHAM B

NAMB Board Meeting

6PM
KINGSMAN/LINCOLN

Welcome Reception

**Please note, schedule is subject to change.*

TUESDAY, APRIL 1

9 - 9:45AM
BURNHAM A/B

Breakfast & Welcome from NAMB President Jim Nabors, CMC, CFMP, CREV, CRMS

10AM - 5PM
BURNHAM A/B

Power Player Sessions (includes lunch)

5 - 7PM
BURNHAM A/B

Reception & PAC Silent Auction

WEDNESDAY, APRIL 2

9AM - 5PM

Lobby with Your State on Capitol Hill

Power Player Schedule (AT PRESS TIME)	
9:15 - 9:45am	John Bell
9:45 - 10:15am	Jordan Wood
10:30 - 11am	Rep. Emanuel Cleaver (D-MO)
11:30am - 12pm	Rep. Ritchie Torres (D-NY)
12:30 - 1pm	Sen. Jack Reed (D-RI)
1:15 - 1:45pm	Eric J. Ellman & NAMB President Jim Nabors
2 - 2:30pm	Mark Calabria
3 - 3:30pm	Rep. Warren Davidson (R-OH)

Thank You to LRC's Premier Sponsor!



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POWER PLAYERS



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(D-MO)

Rep. John Rose (INVITED)
(R-TN)

Sen. Jack Reed
(D-RI)

John Bell
Executive Director, Loan
Guaranty Service, VA

Rep. Ritchie Torres
(D-NY)

Rep. Warren Davidson
(R-OH)

Rep. Mike Flood (INVITED)
(R-NE)



Eric J. Ellman
President, National Credit
Reporting Association

Jordan Wood
Special Assistant to the President
for Public Engagement & Business
Liaison

Mark Calabria
CFPB Interim Role Office of
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Membership Application

Last Name _____ First Name _____

Company _____ Title _____

Mailing Address _____

City _____ State _____ Zip _____

Office Phone _____

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NMLS# _____ Email _____

Authorization: I am applying for NAMMB membership & agree to abide by the requirements of the NAMMB Code of Ethics & NAMMB Best Lending Practices. I also pledge to adhere to & support the NAMMB Bylaws & Policies, as they are written today & as they may be amended from time to time. I authorize NAMMB to charge my credit card in the amount stated below.

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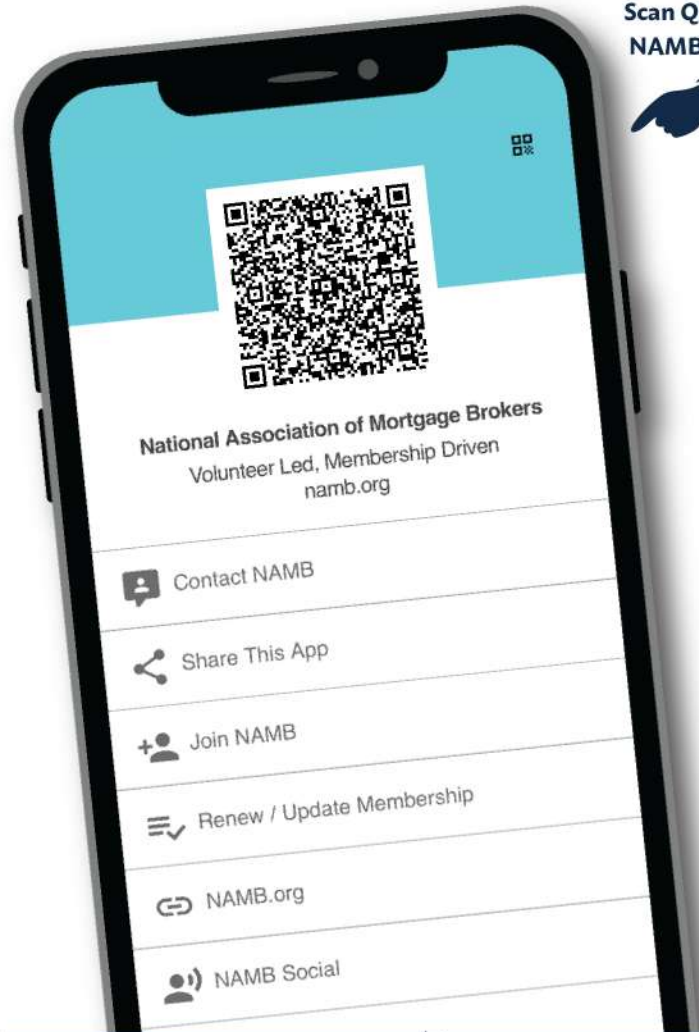
Name on Card _____

Card # _____

Expiration Date _____ CVV _____

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- FHA:** Lauren Patterson, CRMS lauren.patterson@namb.org
- PAST PRESIDENTS:** Harry Dinham, CMC, CRMS namb@namb.org
- BYLAWS:** Michael Farrell, CRMS mike.farrell@namb.org
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- POLICIES & PROCEDURES:** Lauren Patterson, CRMS lauren.patterson@namb.org
- COMMUNICATIONS:** Jeff Parry, CRMS jeff.parry@namb.org
- GOVERNMENT AFFAIRS:** Lauren Patterson, CRMS lauren.patterson@namb.org
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- EXPANDING LENDING OPPORTUNITIES:** Marvin Hudson, CREV, CVLS marvin.hudson@namb.org; Cathy Lee, CRMS, CFMP cathy.lee@namb.org
- NOMINATING:** Harry Dinham, CMC, CRMS namb@namb.org
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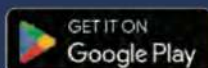
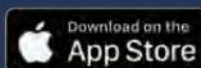


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Evolving Partnerships

BY JOSH STEINFELD

In 2024 & early 2025, NAMB made notable advancements in its public media engagement,

strengthening its advocacy on both consumer & legislative issues. Key initiatives included supporting Gold Star families & continuing NAMB's push to end trigger leads.

These efforts will be showcased at the LRC conference, where NAMB's board & members will advocate for mortgage professionals & homebuyers on Capitol Hill. We look forward to sharing our progress with our media partners afterward.

Throughout the last year, NAMB's contributions have gained significant visibility in prominent outlets such as *House Beautiful*, *Agents Magazine*, *CNET*, *Epoch Times*, *HousingWire*, *National Mortgage News*, *Scotsman Guide*, *Mortgage Shots!*, *Mortgage*



Professional America, and many others. We've consistently shared valuable insights on topics like interest rates, home buying & the role of mortgage brokers, while also promoting our training programs & legislative efforts.

As the only national, volunteer-led organization, dedicated to representing mortgage brokers & homebuyers for over 50 years, NAMB remains a vital source of industry knowledge. Under the leadership of Board President Jim Nabors, our team has addressed key topics such as mortgage rates, the advantages of working with mortgage brokers & the critical issue of trigger leads through our strong media partnerships.

Our comprehensive media relations strategy included over 30 press releases over the past year, covering partnerships, legislative

responses, events & member benefits. Looking ahead, NAMB will expand its media outreach, with a greater focus on local, regional & national platforms.

Building on our new partnership with **The Appraisal Foundation** (NAMB is the first mortgage-related association to join its prestigious Partner Program), NAMB stays focused on growing its membership base. Engaging young mortgage professionals with **NAMB hive** (see page 14) is our latest initiative, intended to foster a vibrant, online mortgage community that supports professional development.

We're excited for what lies ahead & remain steadfast in our mission to serve as the most trusted source of mortgage information in the U.S. **NM**

Josh Steinfeld is NAMB's media liaison. Visit namb.org/media learn more.

NAMB PAST PRESIDENTS

NAMB thanks our past presidents for their devotion, time & contributions to the growth of the organization. Each made tough decisions based solely on what was best for NAMB, not on politics or what was popular. Their leadership & clear vision for the future will be a lasting legacy for generations to come.

Valerie Saunders
2023-2024

Ernest Jones, Jr.
2022-2023

Linda McCoy
2021-2022

Kimber White
2020-2021

Rocke Andrews
2019-2020

Rick Bettencourt
2018-2019

John G. Stevens
2017-2018

Fred Kreger
2016-2017

Rocke Andrews
2015-2016

John Councilman
2014-2015

Don Frommeyer
2013-2014, 2012-2013

Mike D'Alonzo
2011

Bill Howe
2010

Jim Pair
2009-2010

Marc Savitt
2008-2009

George Hanzimanolis
2007-2008

Harry Dinham
2006-2007

Jim Nabors
2005-2006

Bob Armbruster
2004-2005

A.W. Pickel
2003-2004

Armand Cosenza
2002-2003

Joe Falk
2001-2002

Neill Fendly
2000-2001

Michael Hindman
1999-2000

J.C. "Tuck" Marshall
1998-1999

Janice M. Hix
1997-1998

Thomas Becker
1996-1997

Patricia K. McGill
1995-1996

Charles Eck
1994-1995

Gary Winslow
June 1994-Oct 1994

T.J. Morrow
1993-1994

H.A. "Tony" Davis
1992-1993

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1991-1992

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NAMB's Mortgage Professional of the Year Award recognizes those who demonstrate excellence, integrity & leadership. Winners are selected based on their industry contributions, ethical standards, and commitment to clients & the mortgage profession. This prestigious award highlights those making a significant impact in advancing homeownership & mortgage industry best practices.

MORTGAGE PROFESSIONAL OF THE YEAR ESTABLISHED 1991

2024 Michael Farrell, CRMS	2007 Jim Pair, CMC
2023 Lisa O'Connor	2006 Marc Savitt
2022 Rocke Andrews, CMC, CRMS	2005 Bonnie Ann Moore
2021 Wayne King, CMC, CRMS	2004 George Hanzimanolis, CRMS
2020 Marty Pfeiffenberger	2003 J.J. Sims, CRMS
2019 Linda McCoy, CRMS	2002 Melissa Walker, CMC
2018 Chris Bettis, CRMS & Kimber White, CRMS	2001 Jim Nabors, CRMS
2017 Nathan Pierce, CRMS	2000 Scott Gaffney, CMC, CRMS
2016 Valerie Saunders, CRMS	1999 Neill Fendly, CMC
2015 John Stevens, CRMS	1998 Jane Hostvedt
2014 Fred Kreger, CMC	1997 Ginny Ferguson, CMC
2013 Olga Kucerak, CRMS	1996 Earl Crummel, CMC
2010 Mike Anderson, CRMS	1995 David Shirk, CMC
2009 John Councilman, CMC, CRMS	1994 Tom Becker
2008 Jim Brown	1993 Pamela Strickland
	1992 Tom Nytes
	1991 F. Lawrence Corcoran

NAMB Is Buzzing

The mortgage industry is changing. Are you ready to evolve with it? NAMB hive isn't just another online platform; it's the professional community mortgage experts have been asking for: A space where collaboration replaces competition & your growth is priority number one.

Launching Monday, April 7, NAMB hive will transform your business. The mortgage industry thrives on connections, knowledge sharing & community support. That's why we're excited to invite you to join the waitlist for NAMB hive, our new community designed exclusively for mortgage professionals like you.



Connect with purpose & forge meaningful relationships with professionals who understand your challenges & celebrate your wins. Access expert-led training, webinars & content designed specifically for *ambitious* mortgage professionals. Stay on beat with curated updates on industry trends, regulations & innovative tools. Maybe most importantly, contribute *your* knowledge & insight in a space where it's valued, recognized & amplified.

"NAMB Hive represents what our industry has needed for years," says NAMB Growth Officer Jason Frazier, "a dedicated space where we can collectively elevate our profession through authentic connection & collaboration."

At NAMB hive, we believe that when mortgage professionals come together, everyone wins. Our community is built on collaboration, not competition — because we're here to succeed *together*. Be among the first to sign up & get Founding Member Status. By joining NAMB Hive, you're not just following the future of mortgage professionals — you're helping create it.

After all, the best part of this hive is YOU! **NM**

Join us at namb.org/hive.

THANK YOU



Olga Kucerak • James Nabors • Valerie Saunders



Rocke Andrews • Michael Farrell
Marvin Hudson • Ross Miller



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