NATIONAL ASSOCIATION OF MORTGAGE BROKERS MAGAZINE **NOVEMBER 2025**

NAMB MAGAZINE

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NAMB NOW

I am incredibly excited & honored to take the reins as President of NAMB, marking my second time in this role. With 39 years of experience as a producing loan originator, I'm bringing that passion & commitment to work tirelessly for our industry and for every mortgage broker, strengthening our profession & leading us forward.

The initial 30 days have been extraordinary — a clear demonstration of the energy & commitment within our association. We started with an immediate success, hosting the largest trade show NAMB has seen in 20 years. This phenomenal event featured:

- ***More than 2,900 attendees, fostering an electric atmosphere of collaboration.***
- ***More than 125 vendor booths, showcasing cutting-edge tools & services.***
- ***Multiple breakout educational sessions & unparalleled networking opportunities..***

The momentum from this event proves that the mortgage broker channel is thriving and eager for growth & education. My commitment is to ensure that NAMB provides the resources our members need to be the very best in the business. We've also launched two critical initiatives focused on professional development & building a strong future:

NAMB Elevate Mentoring Program: The goal is simple: to provide guidance, share best practices, and ensure every originator has the tools to achieve excellence.

NAMB Young Professionals: To build a community where the next generation of industry leaders can connect, learn & influence the future of mortgage brokering.

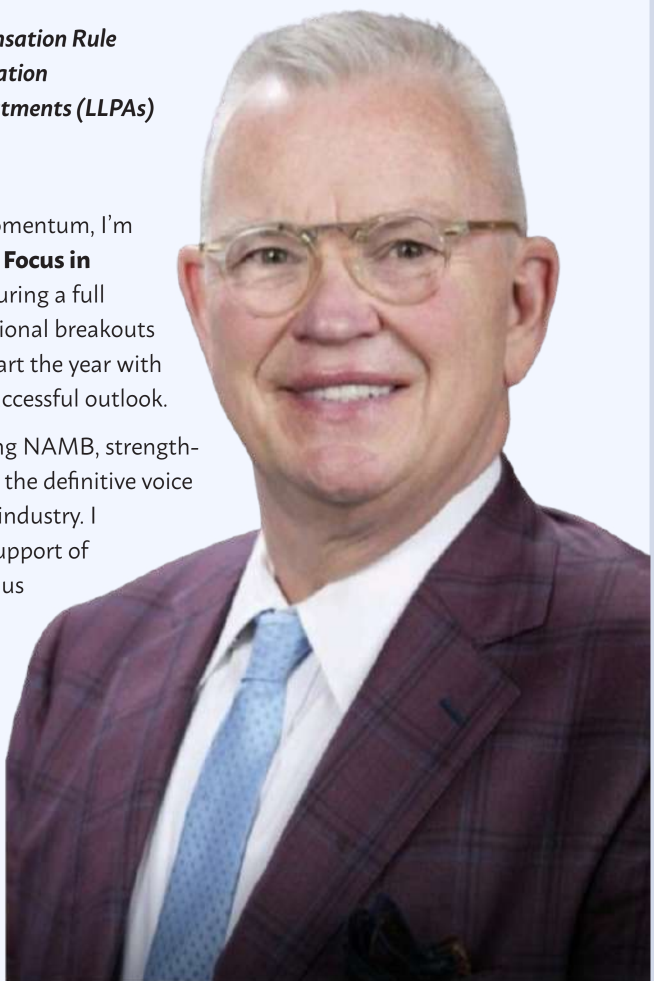
NAMB has proudly served as the industry's voice for legislative matters since 1973. In this capacity, one of my first priorities was to formalize & activate our comprehensive legislative agenda. This critical effort is already underway, focusing on key issues that directly impact your ability to serve clients:

- ***Loan Originator Compensation Rule***
- ***W2 versus 1099 Classification***
- ***Loan Level Pricing Adjustments (LLPAs)***
- ***VA Legislation***
- ***Credit Initiatives***

To sustain this incredible momentum, I'm excited to announce **NAMB Focus in Orlando,** January 15-17, featuring a full schedule of speakers, educational breakouts & a focused trade show to start the year with a strong business plan & a successful outlook.

I'm looking forward to leading NAMB, strengthening its foundation & being the definitive voice for all of us in the mortgage industry. I appreciate your continued support of NAMB, and I am excited for us to have a wonderful 2026 together.

WE ARE BETTER TOGETHER



KIMBER WHITE
NAMB President 2025-26

On the Forefront

NAMB has joined the Collateral Risk Network (CRN)*, a leading nonprofit organization dedicated to advancing the science & education of collateral risk across the U.S.*

"For more than 50 years, NAMB has been a champion for the mortgage industry," said James R. Park, President of CRN. "Together, we will work to strengthen the collateral risk environment across the country throughout 2025 & beyond."

The orgs will collaborate on several key initiatives, including enhancing risk management, promoting sound policy, and supporting a resilient, safe & sound financial system; and establishing & promoting best practices to improve compliance.

Currently rolling out several new & renewed associations *across the U.S.. NAMB's State Leadership Committee (SLC) meets every third Thursday to identify & share best practices, event planning & educational resources state affiliates can utilize to grow their membership.*

This year's focus, led by President-Elect Michael Farrell, is working with state leaders to grow together & strengthen our future.

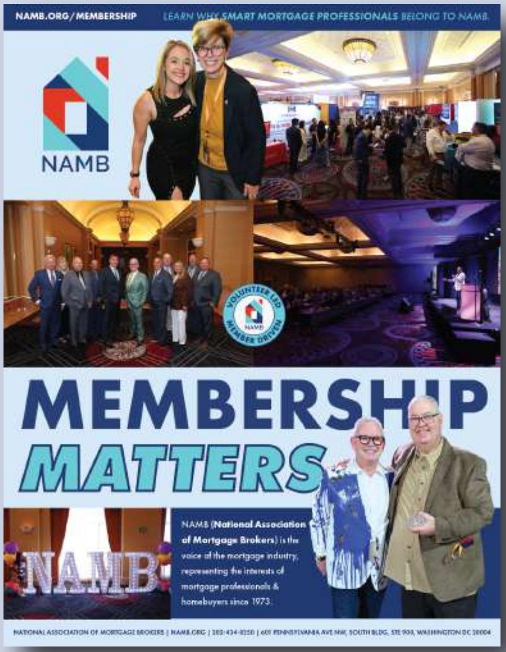
Recently added to NAMB's stable of states are Illinois, the Carolinas and The League of Mortgage Professionals. Affiliations in the works include Kansas, Georgia (relaunch), and a Northeast chapter launching out of Boston.

👉 ***namb.org/states***

In the Magazine

Our Partners & Sponsors

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



Download your 2025-26 membership manual!
👉 ***namb.org/community***

Please direct all inquiries to NM editor & publisher Jilly MacDowell: **magazine@namb.org**

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Editrix

BY JILLY MacDOWELL

My late father, Tom MacDowell, was a quietly powerful & brave man, an NYC firefighter of three decades, and a member of the National Guard Army Reserve. We were not politically aligned but we shared the utmost respect for the military, especially combat soldiers. We were a *M*A*S*H* family. Some of my favorite father-daughter memories are watching movies together, when he would interject some factoid about the action or artillery on-screen: we never missed a Western or Eastwood or McQueen flick, and war, war, war — *The Dirty Dozen, The Big Red One, Stalag 17, The Bridge Over the River Kwai*...

This year's NAMB conference coincided with the record-breaking No Kings protest. I'm not saying Tom would have marched with me, but I am grateful he didn't live to see the destructive, demoralizing & frankly disgraceful state of our government. The president has repeatedly & consistently mocked & diminished those who serve(d). I have a real problem with that, among countless other acts of his (that we know about).

In this issue, we commemorate true valor & integrity by acknowledging the service of a stable of Veteran NAMB members. We humbly thank you & all who've served. 👉 ***magazine@namb.org***

It is with profound sadness that NAMB mourns the passing of John E. Bell III.

John was a steadfast advocate for veterans and a trusted voice in our community for many years. His contributions to NAMB were immeasurable — he consistently shared his expertise at our legislative conferences, generously gave his time to answer our members' questions, and remained unwavering in his commitment to serving our nation's veterans through VA home lending.

As Executive Director of Loan Guaranty Service, John demonstrated what true leadership looks like: a dedication to service, a passion for excellence, and an unshakeable commitment to the men & women who have served our country. His accomplishments in streamlining VA lending processes and reducing wait times for veterans have positively impacted countless borrowers & their families.

We extend our deepest condolences to his family and to his colleagues at the VA. John will be deeply missed by all who knew & worked alongside him.

The mortgage lending & veteran communities have lost a champion. We are grateful for his legacy of service and will continue to honor it by advancing the mission of supporting veterans in their homeownership journey.

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NAMB Recognizes **Veteran Members**

WE HONOR JUST A FEW OF NAMB'S MEMBERS WHO'VE SERVED THEIR COUNTRY WITH PRIDE.

James Branden

Branch Manager, NEXA Mortgage, LLC, Wichita KS

I did Basic Training in February 1989 in Ft. Knox, KY, and was eventually stationed in Vicenza, Italy at Caserma Ederle (Camp Ederle), where my MOS (Military Occupational Specialty) was 73C (Finance & Accounting Specialist). After four awesome years in Italy, I PCS'd (Permanent Change of Station) to Army Personnel Records Cen,ter in St. Louis, MO until I ETS (Expiration of Term of Service) in 1996 and moved back to San Ramon, CA where I served Active Reserves for a year.

In 1998, I went to work for a mortgage broker / loan officer as a telemarketer setting appointments with borrowers for refinances. When I moved to Las Vegas in 2000, I went to work for another mortgage company as a telemarketer, then as a Junior LO, then finally became a licensed LO and I haven't looked back since.

Ana Ortiz

Broker Owner, 1st Choice Financial, Miami FL

I proudly served in the United States Army and received an Honorable Discharge in 2006, completing my service at the rank of E-5, Sergeant. My time in uniform shaped my character and taught me the meaning of responsibility, perseverance & integrity. I carry forward discipline, leadership & resilience into everything I do today, with gratitude for the opportunities service gave me to grow, lead & rebuild.

My journey into the mortgage industry began in 2006, inspired by my father. At the time, he was deeply involved in residential lending, and I was drawn to the way he helped families achieve their dream of homeownership. Today, while my father has transitioned into commercial lending, I've continued the legacy he started — building a career focused on helping borrowers navigate every step of their home financing journey with confidence & clarity.

Riki Hasty

Branch Manager, Pioneer Mortgage Funding Inc, Tampa, FL

I proudly served in the United States Marine Corps from 2010-2014. During my time in service, I specialized as a Parachute Rigger and was trained in low level static line jumping, as well as HALO & HAHO operations. I graduated from the U.S Army Airborne School and the Military Free Fall Program. In addition to my jump qualifications, I served as a Foreign Weapons Instructor and gradated from the rigorous SERE School.

Mortgage started as a curiosity and quickly became a passion. I was drawn to the challenge of helping veterans navigate one of the most important financial decisions of their lives. I came to appreciate the blend of technical knowledge, relationship building & strategic thinking the role demands. it's a career that keeps you learning & connecting, and keeps you grounded in real life impact.

In addition to being named Top Veteran Loan Originator by NAMB three years running, I was ranked #7 in the state of Florida for the Homes for Heroes program in 2024.

NAMB Recognizes **Veteran Members**

WE HONOR JUST A FEW OF NAMB'S MEMBERS WHO'VE SERVED THEIR COUNTRY WITH PRIDE.

James Grandy

Broker Owner, Tier 1 Home Loans, Norfolk VA

I served over 30 years in the United States Army, rising from Private E-1 to Special Forces Officer and retiring in 2020 after a career marked by combat leadership, joint planning & international engagement. His decorations include the Legion of Merit, Bronze Star Medal (3), Defense Meritorious Service Medal, Meritorious Service Medal (3), and the Combat Infantryman Badge, Special Forces Tab, Ranger Tab, Parachutist, and Air Assault Badges, along with Foreign Parachutist Wings from Canada, Romania & Croatia.

The longer I've been in it, the more I've realized it's not just about loans, it's about people. The clients I serve and the team, the teamwork of everyone involved, from agent to underwriter, title companies, account execs, insurance brokers, processor — it keeps it interesting!

Z. Watson

Business Solutions & Services, Founder, Las Vegas NV

A real estate investor since 2004, lender & advisor since 2011, and award-winning entrepreneur since 2014, I'm an Air Force veteran (4 years), Military Air Command Division, with U.S. Color Guard honors.

I credit "John Travolta," real estate investing & fate for my introduction to the mortgage industry. In 2004 I started investing in real estate. By 2006 I was able to acquire a real portfolio of over $10.7M. The key to having the financial resources needed to buy these properties was the lender. Jeff, a great lender & John Travolta look-alike, inspired me to want to become a lender one day.

I won Best of Las Vegas Business Award in 2008 & the Best Independently Owned Business Financial Award in 2014. I hope in the future to be teaching & mentoring the next generation.

TOPVETERANLOANORIGINATOR

Congratulations, 2025 Award Winners!

Air Force
Eric Abel
Aaron Boston
Everett Elstak
Elias Halvorson
Rob Hutsell
Brandon Smith
Christopher Zarnik

Navy
James Campbell
Joe Page
Jason Sharon

Army
Toby Alkire
Clayton Atienza
Adam Boles
Jay Bunte
Adam Cowan
Mason Davidson
Monique Diggs
Aaron Farrell
Eric Flores
Brad Foster
Nigel Fullick
James Grandy
Buddy Hawkins
Christa Lopera
Michael McMullen
Linh Nguyen
Ana Ortiz
Toi Parnell
Todd Roberson (Reserves)
Lourdes Rosado
Will Smith
Luke Solorzano
Phil Stevenson
Ray Strahl
Rick Ward
Jeffery Wilson
Sal Zagami
Jason Zilm

Marines
Josh Dalglish
Jaime Dejesus
Rene Esparza
Riki Hasty
Tyler Hodgson
Chase Mason
Cris Pacheco
Ivan Quezada
Shaun Quigley
William Roberts
Scott Robinson
Steven Seling

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Make a Plan for Information Security

BY ANNA DeSIMONE

State & federal regulators have recently increased enforcement actions against mortgage brokers & nonbank lenders that fail to comply with the Gramm–Leach–Bliley Act (GLBA) & the Federal Trade Commission (FTC) Safeguards Rule. The FTC's updated Safeguards Rule requires mortgage brokers, to implement written information security programs to protect borrower data.

While GLBA applies nationwide, most states duplicate or expand upon the federal laws for licensees regulated by their Department of Financial Institutions (DFI), Department of Banking, or similar agency.

States with explicit requirements as a condition of licensing or ongoing compliance are:

- *California*
- *Connecticut*
- *Illinois*
- *Maryland*
- *Massachusetts*
- *Nevada*
- *New York*
- *Texas*
- *Vermont*

States requiring reference to GLB & FTC Safeguards Rule in NMLS licensing system:

- *Florida*
- *Georgia*
- *North Carolina*
- *Ohio*
- *Washington*

Failure to maintain a plan can result in enforcement actions or license suspension.

Companies have been fined for lacking written information security plans, encryption policies or incident response procedures. Penalties vary by state but typically include civil fines from $25,000 to $250,000 per violation.

Enforcement actions can include cease-and- desist, consent orders requiring immediate corrective actions, required adoption & submission of a compliant information security plan, and mandated third-party audits for 12-24 months. A key violation is the absence of an incident response plan or breach notification procedure.

Common violations include the lack of a designated information security officer or program manager, employee training, weak encryption of sensitive data, and failure to oversee third-party vendors with access to customer data. Mortgage brokers should proactively implement a GLBA-compliant Information Security Program that includes a written policy, risk assessments, employee training & vendor management controls. Plan updates & incident response records are critical for avoiding fines & maintaining state licensing.

Be a step ahead — complete a risk assessment.

Even if your organization has a written policy, a professional risk assessment will provide you with a pro-active plan. Outlined below are suggested questions to answer that can help shape your overall plan for success.

INFORMATION SECURITY REQUIREMENTS BY STATE

All require a written plan & GLBA Rule is enforced

ALABAMA:
Follows FTC standards

ALASKA:
No additional state law

ARIZONA:
Data breach law requires prompt reporting

ARKANSAS:
Requires reasonable safeguards

CALIFORNIA:
California Consumer Privacy Act (CCPA) & California Privacy Rights Act (CCPA) applies if thresholds met

COLORADO:
Specific data protection & disposal law

CONNECTICUT:
GLBA + data breach notice within 90 days

DELAWARE:
Breach notice required within 60 days

FLORIDA:
Requires secure disposal of client data

GEORGIA:
Mortgage brokers licensed by DBF

HAWAII:
No additional provisions

IDAHO:
Follows GLBA with no state-specific add-ons

ILLINOIS:
Personal Info Protection Act (PIPA)

INDIANA:
Data security policy must be "reasonable"

IOWA:
Complies with federal rules

KANSAS:
General data privacy rules apply

KENTUCKY:
Enforces GLBA + consumer protection law

LOUISIANA:
Mandates secure disposal of records

MAINE:
Breach notification law

MARYLAND:
Personal Info Protection Act

MASSACHUSETTS:
Massachusetts requires a Written Information Security Plan (WISP) under §201 CMR 17

MICHIGAN:
Data Breach Notification Act

MINNESOTA:
Breach report must be made within 48 hours

MISSISSIPPI:
No specific state-level provisions

MISSOURI:
GLBA-based compliance

MONTANA:
Secure disposal of personal data required

NEBRASKA:
Financial Data Protection Act

NEVADA:
Requires encryption of customer data

NEW HAMPSHIRE:
State-specific notice and encryption laws

NEW JERSEY:
Requires appropriate safeguards

NEW MEXICO:
Data Breach Notification Act

NEW YORK:
Cybersecurity Regulation (23 NYCRR 500)

NORTH CAROLINA:
Identity Theft Protection Act

NORTH DAKOTA:
GLBA enforced through Dept. of Financial Institutions

OHIO:
Safe harbor under GLBA if compliant NIST and CIS

OKLAHOMA:
Personal data disposal required

OREGON:
Identity Theft Protection Act

PENNSYLVANIA:
State AG enforces data breach rules

RHODE ISLAND:
Identity Theft Protection Act

SOUTH CAROLINA:
Must report breach within 72 hours

SOUTH DAKOTA:
No additional data security laws

TENNESSEE:
Tennessee Identity Theft Deterrence Act

TEXAS:
Requires risk assessment and plan

UTAH:
Data protection required by DFI

VERMONT:
Requires breach notice within 45 days

VIRGINIA:
Virginia Consumer Data Protection Act (VCDPA) applies to larger entities

WASHINGTON:
Data security and disposal required

WEST VIRGINIA:
GLBA enforced; no extra state rules

WISCONSIN:
Follows GLBA; must notify on breaches

WYOMING:
Must have data breach and security protocols

PLAN OUTLINE

Governance & Oversight

- Has your company designated an Information Security Officer (ISO)?
- Is there a written Information Security Program in place?
- Does the security program address GLBA Safeguards Rule requirements?
- How often are security policies reviewed & updated?
- Are senior managers & owners involved in overseeing information security?

Risk Assessment

- Have you conducted a formal risk assessment in the past 12 months?
- Are risks documented & prioritized based on likelihood & impact?
- Are corrective actions tracked & reviewed regularly?

Data Protection & Access Controls

- Is customer nonpublic personal information (NPI) identified & classified by sensitivity?
- How is NPI stored?
- How is NPI transmitted?
- Are multi-factor authentication (MFA) & strong passwords required?
- How is access to NPI controlled?

Vendor Management

- Do you share NPI with any third-party service providers (e.g., lenders, processors, IT vendors)?
- Are vendors required to sign data protection or confidentiality agreements?
- Are vendors reviewed annually for GLBA compliance?

Employee Training & Background Checks

- Are employees trained on information security & GLBA requirements?
- How often is training conducted?
- Are background checks performed before granting access to NPI?

Physical Security

- Are paper files containing NPI kept in locked storage?
- Are visitor logs maintained and access restricted?
- How is physical access to computers and servers controlled?

Technical Safeguards

- Are workstations and servers protected by firewalls and antivirus software?
- Is data encrypted at rest and in transit?
- Are automatic updates and patches regularly applied?
- Are backups performed regularly and stored securely off-site or in the cloud?

Incident Response & Breach Management

- Is there a written incident response plan?
- Have employees been trained on what to do in the event of a data breach?
- Are incidents logged and reviewed for corrective action?
- Has your company experienced a data breach in the past 24 months?

Record Retention & Disposal

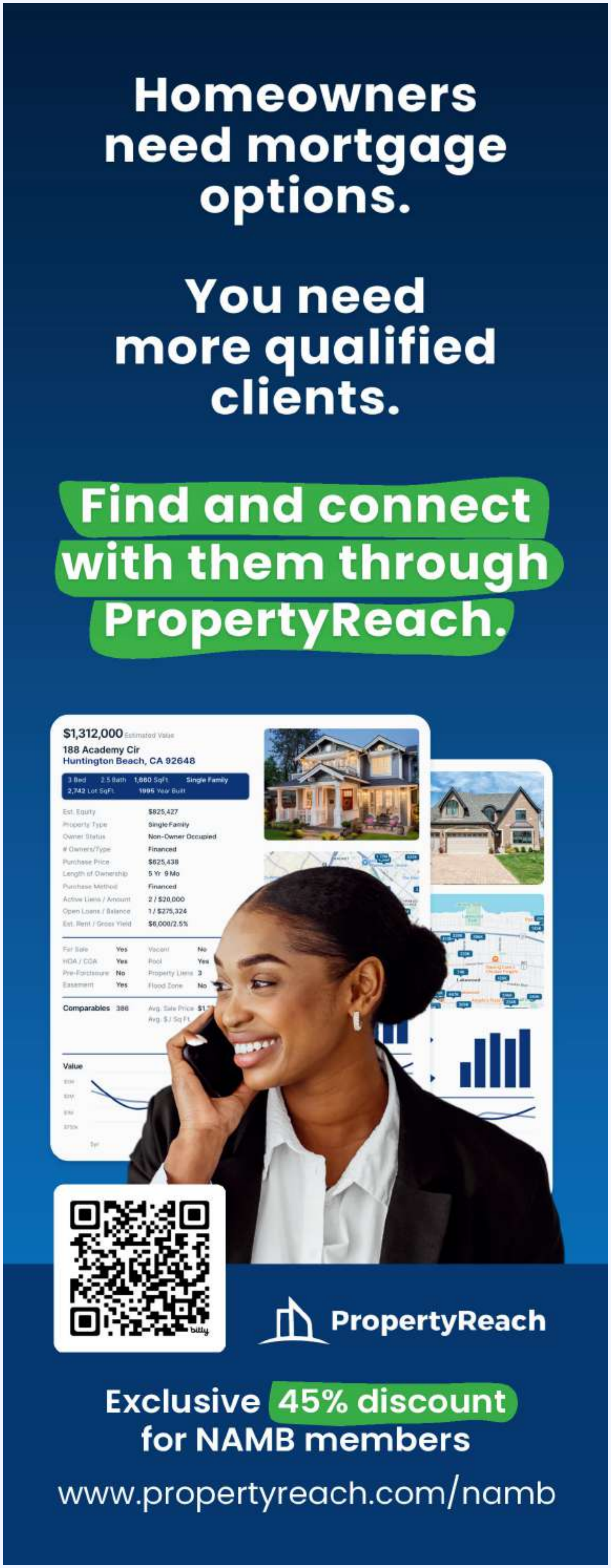
- Are data retention and destruction policies documented?
- How are physical records disposed of?
- How are electronic records securely destroyed?

Annual Review

- Is there an annual review of the information security program?
- How are improvements and policy changes communicated to staff? **NM**

Anna DeSimone is president of Housing Research, LLC, a consulting company that develops policy manuals & training programs pertaining to state & federal compliance for mortgage lenders & servicers.

👉 **housingresearchpress.com**



Preparation Is the Key to Success

BY DARRELL WEEKES

While most mortgage professionals battle over the same shrinking pool of purchase transactions, a massive opportunity sits virtually untouched: the $3.1 trillion in high-interest consumer debt carried by existing homeowners. But here's the problem; traditional mortgage marketing creates a barrier called the "Connection Gap," which prevents brokers from effectively reaching this lucrative market.

The Connection Gap is the critical window between when a prospect shows interest in your marketing & when you make personal contact. During this period, which can be minutes, hours or days, interest cools, competing offers appear & potential clients disappear.

Most mortgage marketing creates this gap through high-pressure calls-to-action like "Call Now!" or "Book Your Free Consultation!" These CTAs work fine for motivated purchase clients already shopping for loans, but they're conversion killers for debt-stressed homeowners who don't even know they need the help of a trained mortgage professional.

Think about it: A homeowner struggling with $45k in credit card debt at 23% interest isn't searching for "best mortgage rates." They're researching budgeting strategies or ways to reduce monthly payments. When they encounter your traditional mortgage ad demanding an immediate phone call, they think, "I'm not ready to talk to a salesperson," and they scroll away.

THE SHIFT FROM TRANSACTIONAL TO MORTGAGE PLANNING

To maximize value for clients & capture the debt consolidation market, mortgage professionals need to adopt a *planning* approach rather than a transactional approach. Traditional mortgage marketing focuses on individual transactions: getting the best rate for a specific loan at a specific moment. But mortgage planning considers the client's entire debt portfolio & views the home as the centerpiece of a comprehensive strategy specifically designed to minimize monthly payments & maximize the ability to reduce overall debt.

In the debt consolidation space, this distinction becomes critical. Homeowners don't need another salesperson competing on rate, they need a strategist who can analyze their complete debt portfolio & design solutions that optimize their entire debt picture. The debt consolidation refinance market requires this mortgage planning mindset because these prospects aren't actively shopping for mortgages, they're seeking solutions to financial stress they may not realize can be solved through their home equity.

Traditional transactional marketing fails here because it's designed for people already in the market. High-pressure CTAs create psychological barriers for prospects in research mode. More importantly, homeowners struggling with monthly payments often feel sensitive or even embarrassed about their financial situation. The last thing they want is a high-pressure sales conversation about their debt problems.

Consider the typical homeowner carrying multiple debts: mortgage at 6.5%, credit cards at 22-26%, auto loan at 7-8%, and personal loans at 12-15%. Their true blended rate might be 10-12%, yet they view these as separate obligations rather than a comprehensive "debt portfolio" that could be optimized through strategic mortgage planning.

Close the Connection Gap by replacing high-pressure CTAs with what I call "low risk, no risk offers" that provide immediate value with zero commitment & complete privacy protection. This approach puts the prospect in complete control of the engagement process, because they decide when & how to interact with you.

Instead of "Call for Your Free Consultation," try "Message us to see how much you could save." You might even try no suggestion at all to allow the compelling nature of your post to create organic engagement. This acknowledges the sensitive nature of financial struggles while positioning you as a debt strategist rather than a transaction-focused L.O.

The key is providing instant, low-risk engagement by offering valuable information about their specific situation — without requiring phone calls, form submissions or appointments. This eliminates the Connection Gap & removes the anxiety of having to discuss financial challenges with a stranger before they're ready.

TARGETING THE RIGHT AUDIENCE FOR MORTGAGE PLANNING

The debt consolidation market requires precise targeting of homeowners exhibiting specific behavioral patterns:

- ***Homeowners researching debt consolidation for 30+ days without taking action***
- ***People visiting multiple financial websites but not applying anywhere***
- ***Homeowners showing online behavior indicating financial stress (budgeting tools, debt calculators, financial advice content)***

These prospects are in the Connection Gap with every traditional mortgage ad they encounter. They're interested but not ready for high-pressure engagement & they're particularly sensitive about discussing their financial situation with strangers. What they need is mortgage planning guidance, not loan sales pitches.

CONTINUED ON PAGE 12

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MORTGAGE PLANNING, *CONTINUED FROM PAGE 11*

Unlike purchase transactions with artificial urgency & multiple competing lenders, debt consolidation prospects aren't timing-sensitive. You're not racing against contract deadlines or competing with five other brokers who received the same lead! More importantly, these deals often represent larger loan amounts & higher profit margins. A homeowner consolidating $100,000 in consumer debt into their mortgage creates a significantly larger transaction than a typical rate-and-term refinance.

The math is compelling: According to recent Federal Reserve data, homeowners carry an average of $6,194 in credit card debt, $20,987 in auto loans & often additional personal loans. For homeowners with substantial equity, consolidating these debts can reduce monthly payments by $400-800 while eliminating years of interest payments.

This is where mortgage planning truly shines: You're not just processing a loan, you're restructuring their entire financial foundation for long-term wealth building.

While over an estimated 500,000 mortgage brokers, loan officers & mortgage bankers compete for 6.5 million predicted new purchases in 2025, the debt consolidation market remains largely untapped. More importantly, most professionals in this space still operate with a transactional mindset, creating enormous opportunity for those who embrace a mortgage planning mindset.

PRACTICAL IMPLEMENTATION STRATEGIES

Revise Your Messaging to Reflect Mortgage Planning: Start with their problems — not your solutions — while positioning yourself as strategic not transactional.

Offer Low Risk, No Risk Value: Provide comprehensive debt portfolio analyses, not just rate quotes. Show the big picture of their financial optimization opportunities.

Emphasize Privacy & Expertise: Address the embarrassment factor while establishing your mortgage planning credentials. "Completely confidential mortgage planning consultation" carries more weight than "free loan consultation."

Use Progressive Engagement: Start with educational mortgage planning content & gradually build toward strategic consultations as trust develops.

Focus on Long-term Strategy: Position yourself as the expert who helps optimize entire debt pictures for wealth building, not just immediate payment reduction.

Leverage Visual Impact: Create compelling debt portfolio analyses showing current costs versus optimized scenarios over 5, 10, & 30-year timeframes.

Mortgage pros who master this approach are positioning themselves as *indispensable debt strategists* rather than replaceable loan processors. The key is recognizing that closing the Connection Gap is about creating an entirely different engagement model, one that meets prospects where they are emotionally & psychologically, while respecting their sensitivity about financial struggles.

The most successful brokers will understand that debt-stressed homeowners need comprehensive solutions, not quick fixes. Your approach should communicate:

- Strategic thinking rather than transactional processing
- Long-term wealth building focus beyond immediate payment relief
- Complete confidentiality in all planning discussions
- Educational expertise that helps them understand all their options

The bottom line: The brokers who eliminate the Connection Gap through low risk, no risk offers, adopt a mortgage planning approach, and effectively target the debt consolidation market will build sustainable, profitable businesses while their competitors fight over an increasingly crowded transactional market. **NM**

Darrell Weekes is the founder of Purple Thread Marketing, specializing in lead generation systems for mortgage professionals. In his upcoming NAMB webinar, he'll reveal exactly how to implement these strategies to generate 8-15 qualified debt consolidation prospects monthly.
👉 ***purplethread.com.au***

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See How We Work

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NAMB

NEW BROKER OF THE YEAR:
Ana Ortiz | Ryan Gilliam | Thomas Zinschlag

BROKER OF THE YEAR:
Kevin Areia | Ashley Bedford | Hilal Borque | Imad Canavati | Melinda Casem
Aaron Clark | Daniel Clifton | Bannen Davis | Marcio Demelo | Ray Gulam
Vipul Hapani | Jeffrey Hohman | Nouri Iskander | Kyla Kahian | Omar Khamisa
Rene Kneller | Debbie Krum | Victor Lofinmakin | Geiner Lopez | Marlen Maddux
Chris Madrid | Kay Cleland McCarthy | Derek McGowan | Avalon McLeod
William Morales | Pina Raquel Oliva | Kevin Pennington | Norman Phillips
Liliana Pribadi | Michael Rodriguez | Andrew Russell | Tikva Hope Sekezi
Alex Shekhtman | Timothy Stacey | Kimberly Terry | Mark Teytel | Aimy Van
Ben Vogler | Luke Weil | Charlotte Wheeler | Nathan Young

YOUNG PROFESSIONAL OF THE YEAR:
Tyler Carlston | Zach Coombs | Angel Cordero | Brandon Croucier | JD Cutri
Aaron Farrell | Taylor Gardner | Arash Izadyar | Marco Jimenez | Lara Long
Shawn Malkou | Rodolfo Hernandez Martinez | Eric Rodriguez | Brian Tewes
Austin Vaswani

INFLUENCER OF THE YEAR:
Everett Arakawa | Libra Branch | Brandon Carrero | Chris Kyun Choe
Toshia Drummond | Brian Harvey | Kristin Hess | Mandy Phillips | Joe Rychalsky
Carlos Scarpero | Tammy von Nordheim | Tiffanie Workman

ACCOUNT EXECUTIVE OF THE YEAR:
Raoul Badde | Judy Chow | Louis Maldonado | Alejandro Otero | Michael Pierce
Janine Truman | Shelby Vinson | Ari Zaimi

SERVICE PARTNERS OF THE YEAR

APPRAISAL MANAGEMENT:
Equity Solutions USA

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Firstline Compliance | Guide Mortgage Licensing

LENDER (WHOLESALE):
Freedom Mortgage | Liberty Reverse Mortgage

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Fully Aligned Marketing | MLO Branding Academy

PROCESSING:
wemlo

SOFTWARE & TECHNOLOGY:
ARIVE | Lead Hackers | Lender Price
Lending Pad | Vonk Digital

NAMB SERVICE PARTNER OF THE YEAR 2025

Bet You'd Be a Great Teacher...

BY RYAN LEWIS

In today's competitive mortgage & real estate markets, standing out as a trusted expert is more important than ever. While marketing tactics come & go, one timeless method to build credibility, create genuine connections & grow your business is through education — specifically, teaching state-approved CE courses.

That's where Preferred Systems, Inc. comes in. For more than 25 years, Preferred Systems has been at the forefront of professional education, with the last 13 dedicated to empowering mortgage, real estate, title & home inspection professionals to expand their reach by becoming certified CE instructors.

Our CE Instructor Program is a fully turnkey service designed to make teaching CE not just possible, but profitable. We understand that most industry professionals don't have the time to navigate the complex process of state approvals, course submissions, and administrative compliance. That's why we handle it all — so you can focus on what you do best: connecting with your market.

Here's how our program works:

- ***Instructor Certification – We guide you through the process to become state-certified to teach CE courses in your chosen states.***
- ***60+ Approved Courses – Access a wide range of high-quality, regulator-approved CE courses covering topics from VA Loans and Reverse Mortgages to innovative electives like "Haunted Histories" and "What Agents Need to Know About Canva."***
- ***Custom-Branded Portal – Your own online hub for marketing, class registration, and attendance tracking, all under your brand.***
- ***Full Administrative Support – We handle registration, certificates, rosters, and CE credit filings with the state.***
- ***In-Person or Virtual – Teach your classes in the format that works best for you and your audience.***

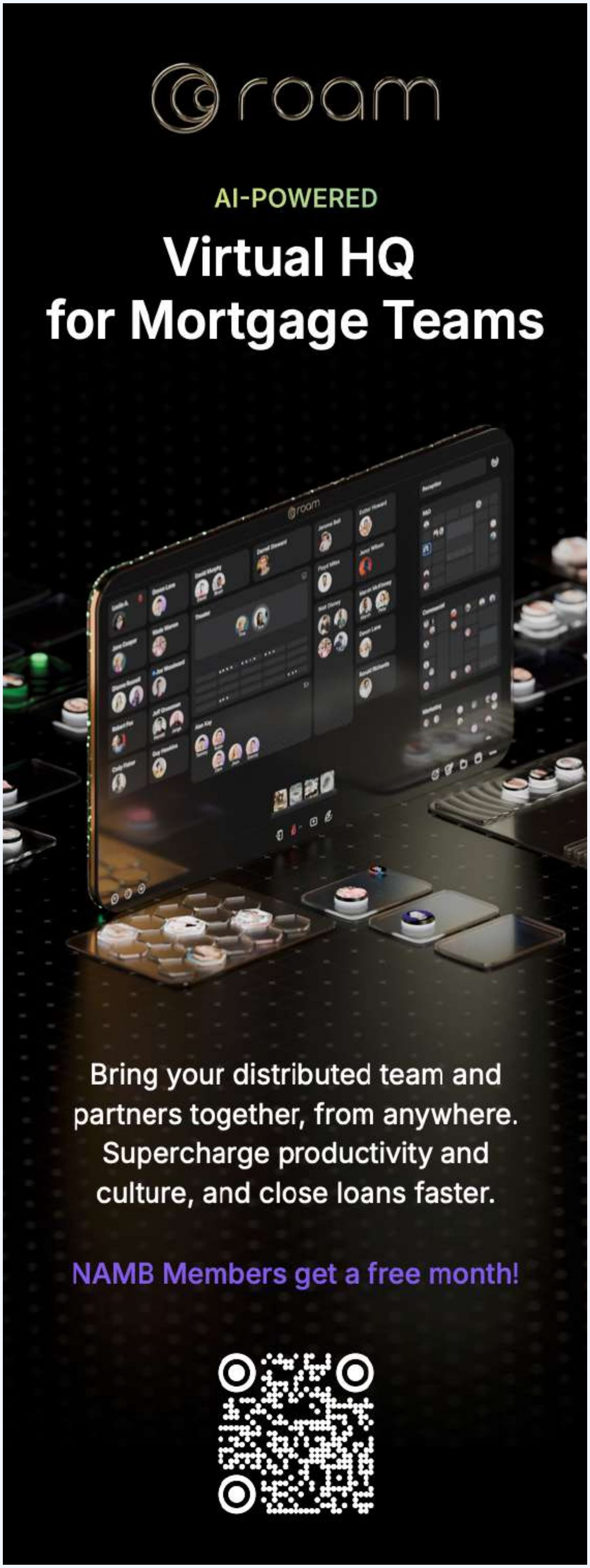
The result? You walk into the room (or log on to the webinar) as the recognized expert, while we take care of everything behind the scenes.

CE is more than just a class — it's a powerful relationship-building tool. Every time you teach, you're not just providing required credits; you're showcasing your expertise, offering valuable insight, and creating meaningful connections that naturally lead to more referrals.

Unlike traditional "lunch-and-learn" sessions, CE classes give you a captive, engaged audience for an hour or more — a golden opportunity to demonstrate your knowledge and build trust.

As part of our renewed partnership with NAMB, Preferred Systems is proud to offer exclusive incentives for NAMB members who want to grow their influence and business through education. Whether you're looking to start small with one state or build a multi-state teaching platform, we'll tailor the program to your goals. **NM**

With over 25 years of experience in finance & real estate, ***Ryan Lewis*** *has built a career on helping professionals grow their businesses by thinking differently. As Vice President at Preferred Systems, he specializes in empowering mortgage, title & RE experts to become certified CE instructors to use education as a strategic marketing tool. Founded in 1995,* ***Preferred Systems, Inc.*** *is a leading provider of professional education & training services nationwide, focusing on the mortgage, real estate, title & home inspection sectors — offering turnkey CE instructor programs that make it easy for professionals to become state-certified and teach regulator-approved courses.*
👉 ***preferrededucation.com***



Harnessing Technology to Drive Your Business Forward

From increasing speed to improving communication, mortgage tech can help drive your business forward. In today's increasingly digital landscape, technological tools have become nothing less than an expectation.

According to a 2024 Census report, an impressive 95% of U.S. in 2021 owned at least one type of computer. That number is likely even higher today, as 91% of Americans now own their own smartphone as well.

Consumers are using those devices to purchase groceries, visit doctors' offices, and even browse or buy homes (sometimes completely sight unseen) all online! That means your current & potential clients now expect businesses they patronize to meet them where they are within the technological landscape.

The loan processing experience is no exception. Leveraging technology might help you distinguish yourself from the competition, better serve your clients & maybe even win more business.

Take a closer look at the role technology plays in enhancing the loan processing experience today. By embracing new tech, you may:

- *Improve the speed of processing*
- *More easily track a loan's status*
- *Promote better communication with borrowers*
- *Streamline the numerous steps in the mortgage process*

Why Speed Matters in Loan Processing

When it comes to closing loans, speed is everything. In fact, according to ICE Mortgage Technology's 2025 Borrower Insights Survey, closing faster is one of the top concerns for clients nationwide.

Mortgage tech tools can help you improve speed by clarifying your processes, organizing and storing files, and providing a portal for all parties in your pocket, available 24/7.

Whether you need to get a message to a borrower immediately or a client needs to upload a document, tasks can be completed that much faster.

Efficiently Tracking Loan Processing

In the same vein, technological tools make it far simpler to track & chart your work.

Staying organized throughout the loan processing experience is critical, and technology can help ensure nothing slips through the cracks. A clean, user-friendly dashboard can help both you and the borrower ultimately stay on track.

You might also consider a tool with advanced analytics and loan milestone reporting capabilities. This way, you'll have valuable insight that you can both personally analyze and share with the client at each & every turn.

Enhancing Communication with Technology

Gone are the days of last-minute or late-night business calls! With a little help from technology, you can significantly improve your communication while cutting down on time and effort.

Did you know that poor communication can increase stress and decrease productivity? That's why it's so important to get this just right.

When it comes to communication, you might consider a tool including:

- *AI tools for content generation or customer support*
- *Templated messages*
- *Secure message centers*
- *Automation capabilities*
- *Customer relationship management (CRM) features*

You might need to explore a few tools to find everything you need, but these features can be a big help, whether you're communicating with other mortgage professionals or borrowers.

Simplifying Loan Processing Steps

Today's technology can also help make the loan processing experience easier & clearer.

Keep in mind, while you might know home financing like the back of your hand, this process can be confusing or downright intimidating for plenty of clients. That's where an intelligent, intuitive borrower platform comes into play.

Look for software with an easy-to-use dashboard, a strong customer support network, and maybe a video tutorial or live demo. If you want to go above and beyond, you could record a walkthrough yourself or provide branded guides on best utilizing your tech tool of choice.

Leveraging Technology for a Better Loan Experience

Loan processing can be incredibly complex, but, as you know, it's also essential. Combined, these factors make it an ideal candidate for technological innovation.

Whether you choose to explore improving speed or work on bolstering communication, mortgage processing tech can help drive your business forward.

To find the best fit, start by analyzing your needs, researching relevant options, and reaching out. Then, sitting down for a live demo (like the ones we offer at wemlo, 2025 NAMB Service Partner of the Year for Processing, for the fourth year in a row) can help you get a feel for the tool, allow you to ask questions, and invite you to explore all the possibilities. **NM**

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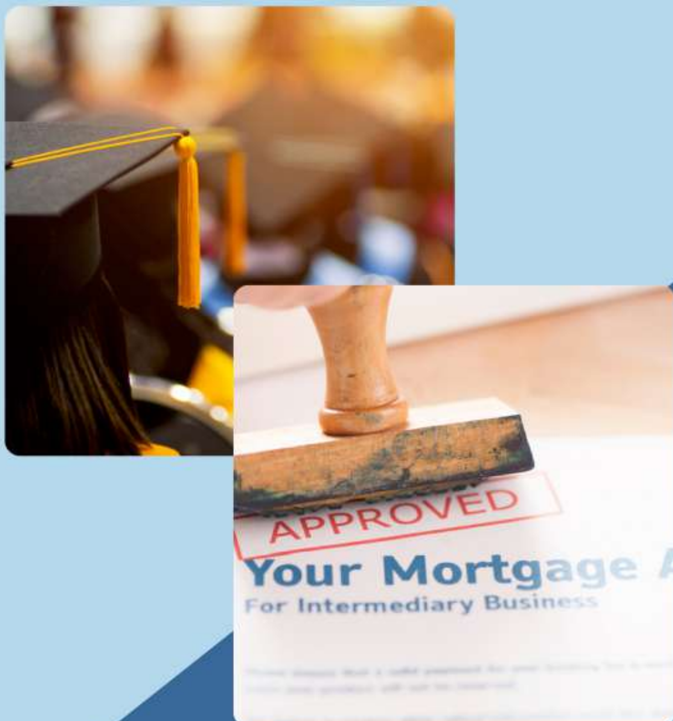
*Loan processing powerhouse **wemlo** merges human connection & user-friendly technology to help simplify the entire mortgage process for mortgage brokers & their borrowers. The company provides access to highly qualified, top-tier processing talent, and supports an extensive list of lenders & loan products to help customers get faster, more effective results. Since its inception, wemlo has been the trusted choice for nearly 600 mortgage brokerages across the country and has processed over 7,000 loans.*

studentloanify

Student loans are costing you qualified clients.



StudentLoanify helps your clients qualify for mortgages they thought were out of reach.

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Offering NAMB members exclusive pricing on a **Mortgage Broker Compliance Package**

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NAMB

Membership Application

PROFESSIONAL
$150

Membership in this classification is open to any individual who meets the definition of a Mortgage Professional as described in the NAMB Bylaws. A Professional Member shall be a voting member of the Association and shall also receive additional benefits included in the policy & procedures manual, as well as a Certificate of Membership.

ASSOCIATE
$150

Membership in this classification shall be open to any individual who does not meet the definition of Mortgage Professional as described in the NAMB Bylaws. Associate Members shall not have a vote in the affairs of the Association, but may serve on committees and will also receive a Certificate of Membership.

PROFESSIONAL NEWLY LICENSED
no charge

Only for first-time members & mortgage professionals who are newly licensed for the first time for less than one year. Membership will be approved once verified at nmlsconsumeraccess.org. This membership class does not carry voting rights.

CORPORATE
tiered annual dues

Offers membership to a Company & will be assigned individual membership as either Professional or Associate based on membership qualifications. $1300, up to 10 members, $3250 up to 25 members, $6750 up to 50 members

NAMBPAC
optional

Contributions to NAMBPAC are voluntary, may be made in any amount, and individuals may elect not to contribute without fear of reprisal. Contributions are used for political purposes, specifically to support federal candidates who support mortgage professionals, consumers & small businesses. NAMBPAC contributions must be made with a personal (not corporate) credit card or check.

Last Name | First Name

Company | Title

Mailing Address

City | State | Zip

Office Phone

Mobile Phone

NMLS# | Email

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

Signature

Payment Total | Date

***NEW!** Monthly ($14.99/mo) & Quarterly ($39.99/quarter) installments available for Professional & Associate memberships. Auto renew is required.*

Charge my ❑ VISA ❑ MC ❑ AMEX | Check Enclosed ❑

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TOP 10 REASONS TO JOIN!

- **Volunteer-led, member-driven organization**
- **Legislative representation in Washington DC since 1973**
- **NAMB members adhere to a strict code of ethics**
- **Earn designations such as the GMA, CRMS &CMC**
- **Elevate your membership as a Lending Integrity Professional**
- **Go next level with our industry-supported certifications**
- **Receive 8-Hour NMLS-approved CE for only $12**
- **Cash in on valuable member discounts**
- **Up your tech game with NAMB Toolbox**
- **Network with your peers at our conferences & events!**

namb.org/membership

ELEVATE

National Association of Mortgage Brokers Annual Sales, Tech & Marketing Conference

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