



NATIONAL ASSOCIATION OF PROFESSIONAL MORTGAGE WOMEN
ANNUAL BUSINESS MEETING MINUTES
May 17, 2019
New Orleans, LA

FRIDAY May 17, 2019

- | | | |
|-------|---|---------------------------------|
| I. | CALL MEETING TO ORDER | National President Knight Keane |
| A. | Roll Call confirmation of quorum | National Secretary Weedin |
| B. | Introduction of National Board | National President Knight Keane |
| C. | Introduction of Dignitaries | NVP2 Mark Jennings |
| D. | Rules and Operating Procedures | National Parliamentarian Hart |
| E. | Adoption of Annual Meeting Agenda | National President Knight Keane |
| F. | Adoption of Annual Program | National President Knight Keane |
| II. | MINUTES | |
| A. | 2018 Annual Meeting Minutes | National President Knight Keane |
| B. | Appointment of Minutes Review | National President Knight Keane |
| | Susan Kerr | NAPMW Atlanta |
| | Mark Jennings | NAPMW San Joaquin |
| | Lauren Laymen | NAPMW Oklahoma City |
| III. | FINANCIALS | |
| A. | Financial Report | National Treasurer Shea |
| IV. | ELECTION OF 2019 – 2020 OFFICERS | |
| A. | Report and Announcement of Election Results | PNP Cathy Kantrowitz |
| V. | ANNUAL CONFERENCE | |
| A. | Recap | NVP 1 Tobi Libbra |
| VI. | ADMINISTRATIVE REPORTS | |
| A. | Update | Impact Jill Miller |
| VII. | UNFINISHED BUSINESS | National President Knight Keane |
| A. | Website preview | Impact |
| VIII. | NEW BUSINESS | National President Knight Keane |
| A. | Bylaws & Operating Procedures | PNP Jill Kinsman |
| IX. | ANNOUNCEMENTS | National President Knight Keane |



X.	RECESS	National President Knight Keane
XI.	RECONVENCE MEETING	National President Knight Keane
XII.	RECOGNITIONS & INTRODUCTIONS	National President Knight Keane
XIII.	AWARDS	PNP Pollard & Smith
XIV.	SPEAKER	Patrick Kelly
XV.	PRESIDENTS REMARKS	National President Knight Keane
XVI.	RETIREMENT OF 2018-2019 NOTE	PNP Jill Kinsman
XVII.	INSTALLATION OF 2019-2020 OFFICERS	PNP Christine Pollard
XVIII.	ADJOURNMENT	National President Mooney



**NATIONAL ASSOCIATION OF PROFESSIONAL MORTGAGE WOMEN
ANNUAL BUSINESS MEETING MINUTES
APRIL 06, 2018
LAS VEGAS, NEVADA**

Friday April 06, 2018

- I. CALL MEETING TO ORDER:
President Cathy Kantrowitz, with notice of the meeting having been duly given, called the Annual Meeting to order at 2:35 p.m. PST.
 - A. Introduction of National Board and Dignitaries:
President Kantrowitz introduced the 2017-2018 National Board as follows:

Laurel Knight-Keane – National President Elect
Susan Kerr – National Vice President
Rolanda Legg – National Vice President
Judy Alderson – National Treasurer
Glenda Mooney – National Secretary
Lynne Sparks – National Parliamentarian
 - B. 2018 Rules and Procedures
Parliamentarian Sparks provided the parliamentary structure for which the board shall conduct its business.

Motion by Mary Ann Arbogast NAPMW Snohomish County: “I move the adoption of the 2018 Annual Meeting Rules and Procedures as presented.”
Motion Seconded by Robin Hart
Motion Carried
 - C. Adoption of Annual Meeting Agenda
Motion by Mary Ann Arbogast NAPMW Snohomish County: “I move the adoption of the 2018 Annual Meeting Agenda as amended.”
Motion Seconded by Kelly Hendricks PNP
Motion Carried
- II. MINUTES
 - A. 2017 Annual Meeting Minutes
Minutes were approved as amended and shall be filed.
 - B. Appointment of Minutes Review Committee
Susan Kerr
Rolanda Legg
Incoming Secretary



- III. Board Year-End Reports – As presented

- IV. Committee Year-End Report
 - A. Ad-Hoc 2018 Conference Committee
Tobi Libbra, Conference Co-Chair asked for feedback from the membership in attendance.
 - B. Internal Audit – As presented
 - C. Extension Committee – As presented

- V. Nomination Committee
 - A. 2018-2019 National Officer Election Results
PNP Kelly Hendricks confirmed nominees met all requirements and announced the results

Laurel Knight-Keane – National President
Glenda Mooney – National President Elect
Tobi Libbra – National Vice President
Nicole Shea – National Treasure

- VI. Unfinished Business
 - A. Management Company
President Kantrowitz announced IMPACT as NAPMW new management company.
IMPACT focus for the next year will be on improving NAPMW website.

- VII. New Business

Motion by Robin Hart NAPMW Austin: “I move that the acts and proceedings of the officers and directors of The National Association of Professional Mortgage Women for the Fiscal Year 2017 – 2018 be approved, ratified, and confirmed.
Motion Seconded by David Jackson
Motion Carried

- VIII. Announcements
PNP Jill Kinsman announced four locations for NAPMW 2019 Annual Conference and Business Meeting.

- IX. Recess – 3:07 p.m. PST

- X. Reconvene Meeting at 6:00 p.m. PST

- XI. Recognitions & Introductions



- XII. Awards
 - A. 2017-20178 Norma Shorrock Education Innovator of the Year Award – Jan O’Neil, NAPMW Seattle Puget Sound
 - B. 2017-2018 Dorcus Ewell Leader of the Year Award – Robin Hart, NAPMW Austin
 - C. 2017-2018 Georgene Peterson Lee Lifetime Achievement Award – PNP Jill Kinsman, NAPMW Seattle Puget Sound
 - D. 2017-2018 Gwen Oliver Rising Star Award – Alyssa Ritchie, NAPMW Seattle Puget Sound
 - E. 2017-2018 Past National President Advisory Council – Cris Poole, NAPMW Seattle Puget Sound

- XIII. President’s Remarks – President Cathy Kantrowitz recognized the efforts of her National Board.

- XIV. Retirement of 2017-2018 Note

- XV. Installation of 2018-2019 Officers

- XVI. Adjournment 9:00 p.m. PST

Glenda Mooney
NAPMW National Secretary

NAPMW
PROFIT AND LOSS
March 2019

	TOTAL
Income	
2019 Annual Conference Registration	5,591.84
2019 Annual Conference Sponsors	2,500.00
Membership Dues	4,829.18
Total Income	\$12,921.02
GROSS PROFIT	\$12,921.02
Expenses	
2020 National Conference Expense	169.89
Bank Charges	189.88
Committee Leadership	9.95
Dues to local	1,114.00
Management Fee	1,868.83
NAPMW Education Foundation-Donations Received	28.70
Taxes & Licenses	250.03
Website	79.99
Total Expenses	\$3,711.27
NET OPERATING INCOME	\$9,209.75
NET INCOME	\$9,209.75

NAPMW

BALANCE SHEET

As of March 31, 2019

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Bank of American - Checking	42,383.51
Cash on Hand	0.00
Funds for Institutions	0.00
Savings	0.00
Wells Fargo Checking	16,245.29
Total Bank Accounts	\$58,628.80
Other Current Assets	
Uncategorized Asset	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$58,628.80
TOTAL ASSETS	\$58,628.80
LIABILITIES AND EQUITY	
Liabilities	
Total Liabilities	
Equity	
Opening Balance Equity	113,738.37
Retained Earnings	-68,762.45
Net Income	13,652.88
Total Equity	\$58,628.80
TOTAL LIABILITIES AND EQUITY	\$58,628.80

NAPMW

PROFIT AND LOSS

April 2019

	TOTAL
Income	
2019 Annual Conference Registration	4,056.98
2019 Annual Conference Sponsors	3,878.89
Membership Dues	3,964.45
Total Income	\$11,900.32
GROSS PROFIT	\$11,900.32
Expenses	
Bank Charges	726.47
Committee Leadership	19.90
Committee Membership	500.00
Dues to local	2,662.00
Gifts & Flowers	77.80
Manag Misc/Admin Travel	664.30
Management Fee	2,563.41
NAPMW Education Foundation-Donations Received	64.95
National President Expenses	1,079.95
Natl Board Conference Exp	1,393.30
Taxes & Licenses	362.77
Trophies/Awards/Supplies	589.96
Website	79.99
Total Expenses	\$10,784.80
NET OPERATING INCOME	\$1,115.52
Other Income	
Miscellaneous Income	237.35
Total Other Income	\$237.35
NET OTHER INCOME	\$237.35
NET INCOME	\$1,352.87

NAPMW

BALANCE SHEET

As of April 30, 2019

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
Bank of American - Checking	39,440.06
Cash on Hand	0.00
Funds for Institutions	0.00
Savings	0.00
Wells Fargo Checking	20,541.61
Total Bank Accounts	\$59,981.67
Other Current Assets	
Uncategorized Asset	0.00
Total Other Current Assets	\$0.00
Total Current Assets	\$59,981.67
TOTAL ASSETS	\$59,981.67
LIABILITIES AND EQUITY	
Liabilities	
Total Liabilities	
Equity	
Opening Balance Equity	113,738.37
Retained Earnings	-68,762.45
Net Income	15,005.75
Total Equity	\$59,981.67
TOTAL LIABILITIES AND EQUITY	\$59,981.67

Tracking of Financials for June 2018 through May 2019																				
	Aug Dues paid 9/21	Sept	Sept Dues paid 10/5	OCT	Oct Dues paid 11/5	May Dues paid 11/26	NOV	Nov Dues paid 12/17/18	DEC	DEC Dues paid 1/11/19	JAN	JAN dues paid 2/12/19	FEB	FEB dues paid 3/15/19	MAR	Mar dues paid 4/12/19	APR	Apr dues paid	Treasurer	email
AREA 1 TOBI LIBRA																				
ATLANTA	150	X	30	X	90	60	X	0	X	30	X	30	X	90	X	90	X	30	Kelly Byers	kbyers@crescentmortgage.com
CENTRAL NEW YORK--not having meetings					0	0								0				0	Shawna Simmons	shawna.simmons@mycfcu.com
CHARLOTTE	240	X	160	X	80	240	X	0	X	0	X	0	X	0	X	0		0	Lindsay Schwab	lindsay.schwab@roundpointmortg
GREATER NEW ORLEANS	0	X	70	X	0	35	X	105	X	35	X	0	X	20		300		175	Nancy Viejo	nancyviejo@gmail.com
GREATER ST LOUIS	30	X	30	X	30	30	X	30	X	30	X	150	X	90	X	30		0	Patti Esswein	patricia.esswein@genworth
GULF COAST	160	X	80	X	80	0	X	0	X	80	X	30	X	30	X	0		80	Vicky Pitts	vicky.pitts@gulfel.com
HUDSON VALLEY	70	X	70	X	105	70	X	70	X	35		245		70		35		35	Caitlin Walsh	caitlin@brickbookkeeping.com
MD ATLANTIC (turned in charter)					0	0				0									Susan Kerr	skerr@accessnationalbank.com
SAN ANTONIO	80	X	0	X	40	0	X	0	X	120	X	160	X	40	X	320		0	Crystal Rodriguez	crystal@tapfcu.coop
SAN JOAQUIN VALLEY	75	X	150	X	125	50	X	75	X	225	X	150	X	125		350		75	Janet Joslin	janetj@centralvalleyins.com
SNOHOMISH COUNTY	0	X	0	X	0	0	X	100	X	50	X	50	X	50		0		0	Adrienne Brimhall	adrienneB@skagitbank.com
WENATCHEE VALLEY	120	X	70	X	60	150	X	90	X	60	X	330	X	180		60		120	Toni Martin	toni@dadkp.com
AREA 2 MARK JENNINGS																				
ANCHORAGE	58	X	29	X	29	29	X	58	X	29	X	58	X	29	X	87		29	Juanita Kardell	jkardell@fnbalaska.com
AUSTIN (regrouping, status ???)	90	X	150	X	60	30		60		90	X	0		0		30		30	Melissa Haynie	mhaynie@firstam.com
BAKERSFIELD (suspended dues)	20	X	0	X	0	0	X	20	X	10	X	10	X	20		0		0	Nikkie Fowler	nfowler@creativemtg.biz
HOUSTON	120	X	0	X	90	90	X	60	X	0		120		60		30		30	Jackie Witter	twitter@houseloan.com
OKLAHOMA CITY	100	X	100	X	50	50	X	75	X	25	X	75	X	175		775		100	Lauren Layman	laurenlaymanrocks@gmail.com
PHOENIX	30	X	0	X	30	30	X	30	X	0	X	120	X	120		120		30	Dave Jackson	davej@af lending.com
SEATTLE PUGET	35	X	70	X	35	70	X	35	X	0	X	35	X	35		35		0	Debbie Tofte	ectofte@aol.com
SPOKANE	0	X	0	X	30	0	X	60	X	0	X	180	X	150		270		60	Jeff Morgan	jmorga1@amfam.com
THE COLUMBIA RIVER	140	X	70	X	35	70	X	35	X	105		280		245		140		0	Angela Matteo	amatteo@evergreenhomeloans.com



Date: April 2019

To: NAPMW President and National Board

Committee: Education Conference

Committee Chair(s): Tobi Libbra

Overview:

The committee had 2 meetings this month. Finalization of conference menus, A/V, meeting rooms, etc were done. Agenda is finalized and out to membership. All conference planning has moved into final stages and Tobi will be working on scripts, bios, introductions, etc. to be handed out the week before conference.

Successes:

We picked up a few more sponsors and attendees

Dorinda Smith was instrumental in securing great industry panel speakers from FreddieMac, FNMA, & FHA

MaryAnn Arbogast secured an accomplished speaker from EllieMae.

Tobi was able to secure EVERY speaker free of charge for 2019 – and only 1 airfare reimbursement was requested! This is instrumental for our bottom line with attendance being so low.

We have been able to shave expenses to being over \$5,000 LESS than estimate in the Mid Term Budget!

Challenges:

Attendance has dropped and this is mostly due to constant turmoil from within the organization. The committee is constantly hearing about threats within locals of how much they agree to sponsor and who will be allowed to attend.

All the cost shaving in the world cannot help with over \$40,000 LESS than estimated in income for Mid Term Budget

Drop in sponsorships has been felt across the board

Next steps:

In wrapping up planning for the 2019 conference it is this committees most sincere concern that inner turmoil be kept out of the conference for it to succeed. If the organization does not get control of the bullying that is happening with the locals this conference will simply not make it another year. If the conference is not successful the organization will never grow.

It is the committee's suggestion to dramatically lower the number of room nights for next years hotel contract and to have a lower food and beverage minimum.

Promotion must start immediately and have relevant speakers booked as soon as possible!



Date: 04/30/2019

To: NAPMW President and National Board

Committee: NVP Area 2

Committee Chair(s): Mark Jennings

Overview: Represent designated NAPMW Area 2 Locals

Successes: Grow & Go Membership Drive promotion was a success with 146 new members

- ~Notified local associations of access to National account with Wild Apricot
- ~Interest in Southern Calif new local association
- ~New leadership in place in Houston
- ~Most associations caught up with financials and minutes

Challenges: Better attendance on NVP Area 2 Local President conference calls.

- ~Board apathy in a few local Associations.

Next steps: Continue to promote attendance, enthusiasm and sponsorships for the 2019 National Conference in New Orleans

Stay in contact with struggling Associations – provide assistance as needed



DATE: May 6, 2019

TO: President Laurel Knight Keane and the National Board of Directors

FROM: Jill Kinsman, Past National President 2013-14 and National Bylaws and Operating Procedures Chair

RE: Bylaws and Operating Procedures report
May16, 2019 Annual Meeting
New Orleans, Louisiana

SUCSESSES

- Passed Bylaw changes to enable a wider range of members to run for office and allow for them to “run from the floor”, hold a Candidates Forum and vote at conference if deemed necessary
- Did housekeeping on Operating Procedures to align with Bylaws upon changes
- Worked with Past National President Smith’s help to redesign the Leadership training piece and add as an attachment to the Operating Procedures.

CHALLENGES

- With so many changes from the past few years, we are finding we still need to update the Operating Procedures to align with the Bylaws in some areas.

NEXT STEPS

- To further align our Operating Procedures to our Bylaws by establishing procedures as mentioned in the Bylaws, but not yet included in the Operating Procedures.
- To establish a universal Code of Ethics for all NAPMW members rather than separate versions for members, committee chairs, Local and National Officers
- To re-institute the section on our new membership and renewal forms that certify compliance with the NAPMW National Bylaws, Operating Procedures, Articles of Incorporation, NAPMW Member Code of Ethics and any State or Federal laws

I, as National Bylaws and Operating Procedures Chair recommend the following motions:

I move that we accept the following as our new NAPMW Member Code of Ethics:

NAPMW Member Code of Ethics

As a Member of the National Association of Professional Mortgage Women, I pledge that I will uphold the following tenets of our Code of Conduct:

I will perform my duties in my profession to the highest level of ethical standards.

I will strive to be the best educated member of my profession that I can be, and to share that knowledge with my fellow members where I can.

I will uphold the Articles of Incorporation, this Code of Ethics, the Bylaws and Operating Procedures of the National Association of Professional Mortgage Women.

I will not be convicted of felony crimes involving but not limited to fraud, misrepresentation, or theft, and will be removed from the membership rolls and barred from future membership if this happens.

In all NAPMW functions, I will conduct myself with the decorum, dignity and professionalism demanded of a leader in our industry.

I will treat my fellow members with the decorum, dignity and professionalism deserved of my peers. I will not intentionally create discord and hostility through my actions and understand that doing so intentionally constitutes a violation of this code.

I will follow Robert's Rules of Order at all NAPMW meetings.

I understand that failure to adhere to these standards will result in my removal from the organization without refund of membership dues.

(Member's signature)

I move that we adopt the following changes to our National Operating Procedures:

Adding to Section VI:

A. Governance

- 1. Each Local shall be governed by:**
 - a. The National Association Bylaws and Operating Procedures**
 - b. The NAPMW Leadership Resources and Financial Management Handbook**
 - c. It's Articles of Incorporation, Bylaws and Operating Procedures**
 - d. The NAPMW Affiliate Agreement**
 - e. The NAPMW Member Code of Ethics**

Section VI. Between Section A. Governance and C. Liability Insurance, replace C. (and re-letter)

C. Membership

- 1. To be a member in good standing, with voting rights in the association, a member must meet the following:**
 - a. Meet the terms of the National Bylaws for definition of "member" and be paid current for the current term. Corporate Members shall not have voting authority as prescribed. Honorary members are not required to pay dues.**
 - b. Have acknowledged the NAPMW Member Code of Ethics**
- 2. A member who fails to meet the terms of membership as outlined above, or who has failed a portion of the NAPMW Member Code of Ethics, can be removed by the following procedures:**
 - a. If a local association finds a challenge with a member as prescribed in the NAPMW Member Code of Ethics, the local board President or President Elect should present to the NAPMW National Board a written complaint, along with any evidence to be presented and request that a member be reviewed for removal. The complaint will be forwarded to the Ethics Committee for review. The Ethics Committee will then make its recommendation to the NAPMW National Board, which may by two-thirds vote, then vote to remove the member from membership in the association.**
 - b. If the NAPMW National Board is made aware of a violation of the NAPMW Member Code of Ethics, the National President may request an Ethics Committee review. This should be presented to the committee with evidence of the violation. If the violation is confirmed by the Ethics Committee, with proof provided, the Ethics Committee will make a recommendation to the NAPMW National Board. The NAPMW National Board, by two-thirds vote, can then vote to remove the member from membership in the association.**
 - c. Appeals of removed members shall be heard by the Ethics Committee. Recommendations from the Ethics Committee for those appeals must be sent to the NAPMW National Board no later than 30 days from the date of the appeal, and the NAPMW National Board two-thirds vote decide to support or deny the recommendation of the Ethics Committee.**

I move to reinstitute the addition of a compliance clause on the renewal and new membership form which states:

“By renewing or accepting membership in the National Association of Professional Mortgage Women, I hereby certify that I will comply with the NAPMW National Bylaws, Operating Procedures, Articles of Incorporation, NAPMW Member Code of Ethics, and any State or Federal Laws.”



NATIONAL LEADERSHIP REPORT/May, 2019

SUCSESSES:

- Successful completion of the AIB (Association in a Box) on a monthly basis. These are uploaded monthly to the National Website.
- Successful completion of the National Leadership Education. This is a recommended course plan for all members but is required for those aspiring to National Leadership. The education is free to our membership. It consists of six short courses available online @napmw.digitalchalk.com.
- Updated National website Leadership pages with new information. Reorganized page so that information was more accessible.

CHALLENGES:

- I did voice concern over lack of communication and participation on available leadership education. I discussed some possible options for future support to the locals with the incoming President.

RECOMMENDATIONS

- Depending on availability, I would like to see us host quarterly education opportunities for leadership next year. These could be done as a live webinar with recording so that those, not in attendance can listen as a follow up. Hopefully a link can be added to the future leadership page on the new website.

I want to honor and thank the following individuals:

- I want to publicly recognize participating members of the National Leadership Committee for their support and work: National Vice Presidents, Mark Jennings and Tobi Libra. Seattle Puget Sound President, Alyssa Ritchie; San Antonio President, Payton Kane and Past National Treasurer, Jeanne Evans. Finally, a special thanks to Past National Presidents Christine Pollard and Jill Kinsman. The work done on the Digital Chalk Series would not have been possible without them.
- My appreciation and gratitude to President Knight-Keane and her Board this year for their support of the Leadership Committee.

Respectfully submitted

Candace M. Smith, Past National President

2018-19 National Leadership Chair



NATIONAL TECHNOLOGY REPORT/May, 2019

SUCCESES:

- Met with members of the National Board and conducted training on the Administrative end of the website. Provided handouts on features available to them. Encouraged them to log in so as not to lose their access.
- Communicated corrections to Home Page with Heather Kramer.
- Provided updated Logos for Snohomish County and Charlotte completed and uploaded to the website. Notified President and Board.
- Pulled a quarterly membership expiration report and forwarded to the President and President Elect for dissemination to NVP's and their Presidents.
- Met with Heather Kramer, Administrator NAPMW and reviewed available reporting features. She is reaching out to YM to have them set up monthly Membership Reports for the locals. Will advise on status at next National Board Meeting.
- Reviewed Notification Messages to Members on site to make sure content is current and they are all active. They are.
- Assisted Past National President Christine Pollard and PNPAC with Award pages for 2019.
- At the request of the National Board, we have enlisted former Web Master Dwight Anderson with Continuum Technologies (formerly New Scribe Media) to assist in building the microsite. At this writing, the Conference Chair anticipates she will have data to us by Friday, December 28, 2018. I am coordinating with Dwight to work on getting this completed as quickly as possible, so our members and other attendees will have the data for the 54th Annual Conference.
- Chaired an AdHoc to determine whether a new website/membership management software might be more advantageous to the Association. Report submitted. In June we will move to Wild Apricot which will be a positive change for NAPMW.

RECOMMENDATIONS:

Our Resource Library is in need of a review, refresh and revamp. I have recommended to the Board that a team of folks (perhaps 3) pull together to review and update as needed.

Recommend Admin Training to Board when Wild Apricot is up and running.

Recommend exploring if use of Wild Apricot in partnership with locals is a possibility.

Respectfully submitted

Candace M. Smith, Past National President

2018-19 National Technology Chair



Date:

To: NAPMW National Board

From: Alyssa Ritchie, President
NAPMW Seattle Puget Sound

Re: NAPMW Seattle Puget Sound Annual Report
For May 17, 2019 Annual Meeting

Overview: We had a successful 2018-2019 year!

Successes:

- We had a successful LPO seminar. This year we tried having a one-day seminar vs a two-day seminar to compete with the other ongoing LPO educational classes. Our attendance was great so we will be discussing if we should continue a one day or provide even more value and go back to a two-day seminar.
- We were able to fully fund all interested members to attend the National Conference
- We gained 3 new members, with one jumping onto the board into a director's position.

Challenges:

- Growing our membership, increasing attendance at our monthly educational meetings and marketing those meetings
- Increasing board participation especially from newer members.
- Finding interesting topics for our monthly meetings to increase attendance
- LPO seminar participation and planning from the board – finding speakers

Next Steps:

- We have our annual planning meeting scheduled for June 22nd 2019. We will also discuss continuing our LPO seminar and ways that we can increase our membership and participation.
- NAPMW Seattle Puget Sound has no motions or recommendations at this time.