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## July Newsletter

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### President's Message



IMBA members, first and foremost, I want to thank you for the opportunity to serve as President of the Board of Directors for the next 12 months. I also want to thank my predecessor, Palmer Myers, for his leadership over the previous year and his continued dedication to the State Board and his ongoing leadership of the NWI Chapter. I look forward to helping navigate the association during this "Business Unusual" period.

When I was asked last year about what I might want to accomplish as President, I had a lot of goals related to in-person lobbying efforts, boosting event attendance, and getting more personal engagement from our members. Well, now that I've stepped into this role I know that the reality is that the world changes and we have to be adaptable, now more than ever. The pandemic that we continue to live through has changed everything, not just for the association, but truly EVERYTHING! There is no playbook for how to handle this as an association, so my promise to you is to assist the association to:

- Keep you informed of industry changes, being regulatory or economic climate.
- Lobby to our political leaders in any way we can for the betterment of our industry.
- Continue to show the value of membership with increased virtual learning and networking opportunities.
- Work with the Board of Directors to craft a long-term plan for what this association will look like in five years.

We are so fortunate to be in an industry that has not only been able to survive a pandemic, but to thrive in it. We have an opportunity as an industry to heal some old wounds and be a leader in pulling our economy, both local and national, out of this pandemic in the coming months and years.

We work in the best industry, with the best people. Thank you all for doing your part.

With much respect,

**Bryan Traylor**  
**Centier Bank**

President, IMBA  
[btraylor@centier.com](mailto:btraylor@centier.com)

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## Past President



It is hard to believe that a year has passed and my term as President of the IMBA has come to an end. During this last year, I was able to attend a meeting in Terre Haute with our Executive Director Al Thorup to hopefully start the Wabash Chapter back up. It was very well attended and very positive, and we expect to announce the chapter has officially restarted later this year. I want to thank IMBA Past President and IMBA PAC Treasurer Dave Gedde for getting that put together!

Our renewals for 2020 were very good, and with the addition of some new members, we ended up over budget. We also had another successful Future Leaders class, and as a result of that class working on an internship project, we signed up for a booth at Purdue University career fair in January. This was attended by three members and Al, and there were many conversations with students about mortgage banking throughout the day, along with 25 resumes being collected and distributed to members to review.

With the onset of the pandemic, much of what our industry and IMBA does has changed. We have had to adjust to work at home, starting curbside closings, become used to 'virtual' meetings with technologies like Zoom, and much more. We are learning how to get through this, and IMBA has continued advocating on behalf of members as legislators, regulators and government offices have made decisions that impact all of us. We want to thank Tom Dinwiddie and the members who assist him in these advocacy efforts in Indianapolis. Also, the association invested in a webinar platform to conduct meetings, etc. virtually, and is available to all chapters to use, and although we weren't able to have the production seminar this spring and postponed our convention, we have been able to schedule many webinars for members that Al details below.

The association is in good hands with our new board of directors and great leadership with our new President, Bryan Traylor from Centier Bank. Together we will all get through this together. It has been my honor and privilege to be the 2019-2020 State President. I wish everyone much success and good health.

**Palmer Myers**  
**Meridian Title Corporation**  
**Past President, IMBA**  
[pmyers@meridiantitle.com](mailto:pmyers@meridiantitle.com)

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## Executive Director

We are very disappointed to have to cancel the in-person state convention this year as communicated earlier today. However, as noted in that communication, we are working on a possible virtual convention in it's place with our speakers and new technology we purchased earlier this spring. We should know shortly if we will be able to go forward with this.

With the pandemic causing us to cancel both state and chapter meetings, as noted above, we went forward with the purchase of webinar software and began to reach out to members for topics and speakers to be able to deliver valuable information during this time as well as after this is over. We were successful in doing so, and starting with a USDA webinar for the GIMBA Chapter in late June, we followed



up with a Genworth webinar last week covering items to be doing during COVID and beyond, and, one from Essent this week (Prioritizing), we have started to deliver!

Going forward, we have the following FREE webinars planned over the next few months:

August 5th - Top Producers Mindset (Radian)  
August 12th - Product Update (IHCDA and see below)  
August 19th - Journey to Success in Business & Life (Arch MI)  
August 26th - Social Media While Social Distancing (MGIC)  
September 2nd - Appraisals (Diehl & Associates), and,  
September 22nd & 23rd - Database Marketing Done Right with Doug Smith (Sponsored by Essent)

More information on these will be provided in future communications.

**Alan Thorup, CRMP**  
**Executive Director**  
**812.537.1003**  
[inmba@sbcglobal.net](mailto:inmba@sbcglobal.net)

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## **Indiana Housing Update**

IHCDA's programs and processes have been simplified and streamlined while still meeting the market demand for solid sources of mortgage financing. As noted above, we will be presenting a webinar on August 12th that will identify recent changes that lenders need to know. For example, the latest new FHA program, First Place, offers 6% DPA+ based on the mortgage value for 1st-time homebuyers. With First Place not only is the 3.5% for the down payment provided but the extra 2.5% may be applied toward closing cost, pre-pays or additional funds toward the down payment. Additionally, the FICO credit score minimum is at 640, 20 points lower than 4 months ago, when the on-set of COVID-19 began.

This will be a short but valuable webinar, and regardless of whether your company is currently a participating lender, be sure to join the webinar and learn about the changes, the new program, and the new income limits, which can help even more Hoosiers become homeowners!

**Mark Doud**  
**Account Manager, Homeownership**  
[mdoud@ihcda.in.gov](mailto:mdoud@ihcda.in.gov)

**Brienn White**  
**Account Manager, Homeownership**  
[bwhite@ihcda.in.gov](mailto:bwhite@ihcda.in.gov)



**Brienn White - New Account Manager/IHCDA**

IHCDA is proud to announce Brienn White has joined their team as an Account Manager. She graduated from Ball State University in 2017 with a bachelor's degree in Psychology, and before her employment with the IHCDA, she worked in the digital marketing industry for the USA Today network.

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**Phone:** (812) 537-1003  
**Mobile:** (317) 428-7699  
**Email:** [ExecDir@IndianaMBA.org](mailto:ExecDir@IndianaMBA.org)  
**Website:** <http://www.indianamba.org>

