Honoring our History—

A collection of association facts with a full list of our Past Presidents, Award Winners and historical events.

SINCE 1952
First letter ever written to the members of the new MBA of Florida. W. H. Speir, author of this letter went on to become president for the 1959-1960 year.
On June 30, 1952, Brown L. Whatley, president of Stockton, Whatley, Davin & Company, wrote to mortgage bankers throughout Florida suggesting that a state mortgage bankers association be organized.

The response was enthusiastic. More than sixty mortgage bankers throughout Florida met in Jacksonville on August 1, 1952, and formed the Mortgage Bankers Association of Florida.

The Year 1952

1952 despite the war in Korea Americans considered themselves to be prospering with average worker earning $3,400 per year, a college teacher could expect to earn $5,100 per year. Three out of 5 families owned a car, 2 out of 3 families now had a telephone, 1 in 3 homes had a television. The average woman in America would be married by 20 years of age looking forward to raising a family but few continued with a career after children were born. Fast Food restaurants were growing in popularity, but the scourge of Polio hit many thousands of families (50,000 estimated). Many more cars in America were now fitted with automatic gearboxes and gas cost 25 cents per gallon. The world's first passenger jet The Comet is produced in UK signaling the start of faster and cheaper air travel in later years.

from The People History

John A. Gilliland, MBAF’s First President
As referenced in the first MBAF member letter (pg. 2) the newly formed state association held its very first meeting at the historic Angebilt Hotel in Orlando, Florida. Please note the room rates ranged from $4 (including bath) to $20 for a suite for the 1952-1953 year, the same time frame MBAF would be meeting there.

1953 -1954
Frank E. Denton

1954 -1955
R.T. Tucker

How Much things cost in 1953
Yearly Inflation Rate USA 0.82%
Average Cost of new house $9,550.00
Average wages per year $4,000.00
Cost of a gallon of Gas 20 cents
Average Cost of a new car $1,650.00
Kodak Brownie Flash Six-20  $13.00
Chain Saw $225.00

1954 Popular Culture
• Rock Around the Clock” by Bill Haley and the Comets
• NBC’s “The Tonight Show” was first aired with Steve Allen as the host
• Marilyn Monroe marries Joe De-Maggio
• Elvis Presley begins his music career

Popular Films
• White Christmas
• The Caine Mutiny
• The Glenn Miller Story
• On the Waterfront
• Seven Brides for Seven Brothers
• 20,000 Leagues Under the Sea

Popular Books
• Live and Let Die - Ian Fleming
• Lord of the Flies - William Golding
• The Lord of the Rings : The Fellowship of the Ring - J. R. R. Tolkien
• The Lord of the Rings : The Two Towers - J. R. R. Tolkien
• The Magicians - J.B. Priestley

from The People History
As we know Brown L. Whatley was the force behind organizing the MBA of Florida. What many don’t realize is he was never the president of the MBA of Florida. This bit of history and Brown L. Whatley’s sojourn is explained more below. He was an integral part of the success of the MBA of Florida with his participation and connections with MBA national.

At the annual meeting of the Mortgage Bankers Association of America held in October 1952, Brown L. Whatley was elected president, the first Florida mortgage banker to be so honored. It was largely through his influence and efforts that the 40th Annual Convention of the national association was held in Miami Beach the following year. The success of this convention, the first held in Florida, provided an auspicious start for the newly organized Mortgage Bankers Association of Florida.

Throughout his life, Brown L. Whatley maintained an active and enthusiastic interest in mortgage banking in Florida. In 1955, he established the Brown L. Whatley Award, represented by a silver bowl on which is engraved the name of the member honored each year for distinguished service to the Association.

On March 3, 1982, tragedy befell Brown L. Whatley. At the age of 81, he and his wife, Marion, died in an automobile accident while en route to the 24th Annual Silver Sand Dollar Mortgage Forum at Ponte Vedra, Florida. This annual event, which attracts mortgage bankers throughout the United States, was founded and named by Brown L. Whatley, who served as its chairman for 22 years.

The full list of Brown L. Whatley winners is listed on pages 38-39. While you don’t have to be a past president to be presented this award, many were. When you see the bowl symbol next to someone’s name it shows they received this award.
The bowl, which symbolizes the Brown L. Whatley Award, was designed by Alphonso La Paglia, known as the poet of silver craftsmanship. The great talent of Alphonso La Paglia, master silversmith, combines the mastery of contemporary design with a Renaissance flair or rich and inspired ornamentation. Many of his designs carry out the theme of perpetual creation and the cycle of life. His creations have been placed in many of our country’s museums because of their outstanding beauty, design, and craftsmanship.

**The Award**

The prestigious Brown L. Whatley Award is presented each year by the Mortgage Bankers Association of Florida. It recognizes the individual member who has made the most significant contribution to the advancement of the Association and the mortgage banking industry in Florida. From the beginning, it was the intention that the Award honor outstanding individual service rather than express appreciation for service in high elective office.

The Award represents a meaningful encouragement and incentive for participation by individual members in the Mortgage Bankers Association of Florida. Since 1955, the Brown L. Whatley Award has been presented annually to an outstanding member as an expression of appreciation by fellow members of the Association. By their distinguished accomplishments, the individuals receiving the Award add honor and prestige to the Award itself.

**The Base**

In 2009 the original base and inside the bowl was filled with 54 engraved names of the winners of this award. We were finally out of space. We needed to find a good woodworker to expand the base! With the help of past winner Pam Fendley she suggested a friend, Tom Ratliff. Tom made an additional base to add to the original and it is a perfect match. We were able to make it so 24 more names can be added to the base. So in the year 2033 it will be up to the next generation to use their creativeness to keep the bowl going.
The Year 1957

1957 saw the continued growth of bigger taller tail fins on new cars and more lights, bigger with more powerful engines and an average car sold for $2,749. The Soviet Union launched the first space satellite Sputnik 1. Movies included "Twelve Angry Men" and "The Bridge Over the River Kwai", and TV showed "Perry Mason" and "Maverick" for the first time. The music continued to be Rock and Roll with artists like "Little Richard". The popular toys were Slinkys and Hula Hoops. The continued growth of the use of credit was shown by the fact that 2/3 of all new cars were bought on credit. Some of the areas that would cause problems later were starting to show South Vietnam is attacked by Viet Cong Guerrillas and Troops are sent to Arkansas to enforce anti segregation laws.

from The People History
1958 - 1959
J. Walter Tucker, Jr.

1959 - 1960
W. Herbert Speir

1961
The Year 1962

1962 the cars continued to evolve as more compacts appeared and sold well in the US. The Cold War continued to worsen when the Russians placed Ballistic Missiles on Cuban land just 90 miles away from the coast of Florida in and JFK called the bluff by threatening war unless they were removed which they were but for a short time the world was on the brink of nuclear war and self destruction. The president then set a goal of landing a man on the moon before the end of the decade and became more involved in politics in Southeast Asia by training South Vietnamese pilots. Folk music was evolving into protest music thanks to young artists like Bob Dylan and the birth of Surfing music by the beach boys grew in popularity meanwhile in England the Beatles record the single "Love Me Do". The new hit on TV for that year was "The Beverly Hillbillies" and the first of the James Bond movies "Dr No" was an instant success, some of the other movies released included "Spartacus" and "El Cid".

from The People History
The Year 1964

1964 as the war in Vietnam and US Congress Authorizes war against N Vietnam more American servicemen were dying, and after three civil rights workers were murdered in Mississippi the president signed the Civil Rights act of 1964 but this did not stop the violence as it continued to increase in many American Cities. Lyndon Johnson was also returned to power after a landslide victory. This was also the year The Beatles took the world and America by storm and Beatlemania went into overdrive as they released a series of number one hits including "I want to hold your hand", "All my Loving". Other British groups also found success including The Rolling Stones and The Animals and together with the American Talent of The Supremes and Bob Dylan many say this was one of the greatest years for music in the last century. Also one young loud talented boxer by the name of Cassius Clay won the Boxing World heavyweight championship from Sonny Liston.

from The People History
The Year 1965

1965 the war in Vietnam continues to worsen as whatever the Americans do including major bombing of North Vietnam they continue to lose more men, at the same time the Anti-War movement grows and in November 35,000 march on Washington as a protest against the war. There is also civil unrest with rioting, looting and arson in Los Angeles. This was also the first year mandated health warnings appeared on cigarette packets and smoking became a no-no. The latest craze in kids toys was the Super Ball and The Skate Board. Fashions also changed as women’s skirts got shorter men’s hair grew longer as the The miniskirt makes its appearance. Hypertext is introduced for linking on the Internet. The St Louis Arch is completed and The Beatles release 4 new albums including “Help”.

from The People History
1966 - 1967

E. W. Crow

1967 - 1968

Dwight E. McCormick

Cost of Living 1967

Yearly Inflation Rate USA 2.78%

Year End Close Dow Jones Industrial Average 905

Average Cost of new house $14,250.00
Average Income per year $7,300.00
Average Monthly Rent $125.00
Gas per Gallon 33 cents
Average Cost of a new car $2,750.00
Movie Ticket $1.25
Polaroid Camera $50.00
Parker Pen Set $11.95
The Federal Minimum Wage is increased to $1.40 an hour
The Year 1969

1969 On July 20th one of man's crowning achievements occurred when American Astronaut Neil Armstrong became the first human to set foot on the Moon and uttered the immortal words "That's one small step for man, one giant leap for mankind.". The opposition to the war continued to increase with more and more attending anti war demonstrations and demanding that the US withdrew from Vietnam. The music came from groups including the Doors, Led Zeppelin, Janis Joplin and the Beatles and the most famous music festival of modern times "WOODSTOCK" took place on a New York Farm on August 15th to August 17th with more than 400,000 avid music fans attending to see the Who, Jimi Hendrix, Crosby Stills Nash and Young and others perform live. fashions reflected the anti war sentiment with military jackets adorned with peace signs, and other trends including long unkempt wild hair and headbands showed the feelings of anti establishment felt by the youth from The People History

Technology

- The first automatic teller machine ATM or Cash Machine is installed in the United States
- Creation of ARPANET, the predecessor of the Internet
- UNIX is developed by a group of AT&T employees at Bell Labs

1969 - 1970

Joe A. Burnett, Jr.

1968 - 1969

No Photo Available

Alan B. Ives
The Year 1971

1971 This could well be the year that marked the start of the digital age when the Microprocessor was invented. We also saw the use of more and more of the transistor technology in use in things like handheld calculators which although are still very expensive over time will drop in price and increase in function to where we are today. It is also the first year North Sea Oil production begins in Norway.

More News:

A new stock market index called the NASDAQ debuts.

The Voting Age in the United States is lowered to 18 yrs old when the 26th Amendment to the US constitution is ratified.

Amtrak created to provide US inter-city passenger train services.

The Walt Disney World Resort opens in Florida on October 21st.

Greenpeace formally comes into existence.

Federal Express is started by Fred Smith.

Cigarette Advertising ended on Television in USA.

In an attempt to control inflation President Richard M. Nixon implements 90 day freeze on wages and prices, he also removed the gold / silver backing from the US Dollar.


from The People History
“There is a great deal of self-denial and manliness in poor and middle-class houses, in town and country, that has not got into literature, and never will, but that keeps the earth sweet; that saves on superfluities, and spends on essentials; that goes rusty, and educates the boy; that sells the horse, but builds the school; works early and late, takes two looms in the factory, three looms, six looms, but pays off the mortgage on the paternal farm, and then goes back cheerfully to work again.”

Ralph Waldo Emerson
Popular Culture 1975

Popular Films

- Jaws
- The Towering Inferno
- The Godfather Part II
- Funny Lady
- Murder on the Orient Express
- Tommy
- One Flew Over the Cuckoo's Nest

Popular Musicians and songs

- Aerosmith
- Black Sabbath
- Chicago
- David Bowie with "Fame"
- Alice Cooper
- The Eagles with "Best of My Love"
- Jefferson Starship
- Elton John with Island Girl and "Lucy in the sky with Diamonds"
- Kiss
- Led Zeppelin
- John Lennon
- Paul McCartney and Wings
- Pink Floyd
- Paul Simon
- Queen
- Bruce Springsteen
- The Who
- ZZ Top

Bill Gates and Paul Allen create the company Microsoft. The First of the new hobby computers are starting to appear including Altair 8800 and the battle for Video recorder standards of VHS and Betamax starts.

The Vietnam War ends.

from The People History
Popular Culture 1977

- Star Wars opens in cinemas and filmgoers line up for hours to see it
- The TV Mini Series "Roots" is aired on ABC winning top audience figures, 9 Emmys and a Golden Globe
- Perhaps most important in Popular Culture is the development of punk music, from groups like the Ramones, Iggy Pop’s Clash, Elvis Costello, The Stranglers, and the Sex Pistols

Popular Films

- Star Wars Episode IV: A New Hope
- Rocky
- Smokey and the Bandit
- A Star Is Born
- Saturday Night Fever
- King Kong
- The Deep
- Close Encounters of the Third Kind
- Annie Hall

The Year 1977

1977 The first Apple Computer goes on sale. Quebec adopts French as the official language. Jimmy Carter is elected as the President of United States and the first oil flows through the Trans Alaskan Oil Pipeline. The precursor to the GPS system in use today is started by US Department of defense. Elvis Presley Dies from a heart attack aged 42. The World Trade Center in New York is completed.

from The People History
1978 - 1979

Jess S. Lawhorn

1979 - 1980

Roger W. Conner, III

The Year 1978

1978 Following on from the oil crisis Japanese car Imports account for half the US import market. The first ever Cellular Mobile Phone is introduced in Illinois and Space Invaders appears in arcades Launching a Craze for Computer Video Games. Sweden is the first country in the world to recognize the effect of aerosol sprays on the Ozone Layer and bans the sale. The Serial killer David Berkowitz, "Son of Sam," is convicted of murder after terrorizing New York for 12 months. 1978 is also a great year for movies with Grease, Saturday Night Fever and Close Encounters of the Third Kind all showing in Movie Theatres around the world.

from The People History
Technology 1980's

- The 80's signaled the start of the computer age, following on from the creation of Microsoft and Apple towards the end of the 70's, the technology and the speed of innovation both in Hardware and Software together with the cheapness provided a speed of growth and take up. The birth of the IBM PC signaled the start of Personal Computers first in the Offices and then into peoples homes becoming an integral part of our lives. Following on from Microsoft's MSDOS on PC's to the first versions of Windows a GUI Graphical User Interface.

- As well as the Hardware and Software changes a new technology was evolving starting as Bulletin boards later to become what we now know as the Internet invented by English physicist Tim Berners and the beginnings of the World Wide Web.

- This was also the Decade that the Post-It was introduced which came from a glue invented in 1968 accidentally while trying to discover a stronger glue at 3M by Spencer Silver.

- Another technology that was also just starting was that of cellular mobile phones, in the beginning the phones were big and heavy and hit and miss for signal strength, but as with the Internet would change our lives.

from The People History
1982 - 1983

Robert M. Carlson

1983 - 1984

Richard P. O’Connor

Popular Culture 1983
- Final Episode of M*A*S*H airs record 125 million watch
- Cabbage Patch Dolls are sold in shops and become a success
- West German news magazine Stern publish the Hitler Diaries which turn out to be Forgeries

Popular Films
- Star Wars Episode VI: Return of the Jedi
- Tootsie
- Trading Places
- WarGames
- Superman III
- Flashdance
- Staying Alive
- Octopussy
- National Lampoon’s Vacation
- Never Say Never Again
- Terms of Endearment
- Yentl

Technology
- ARPANET officially changes to use the Internet Protocol, creating the Internet
- Lotus 1-2-3 is released
- IBM releases the IBM PC XT
- US Space Shuttle Challenger is launched on its maiden flight
- Microsoft Word is first released
- The First Person to Receive an Artificial Heart Barney Clark US dies after 112 days
- Swatch introduce their first watches

from The People History
1984 - 1985

No Photo Available

W. A. McGriff, III

1985 - 1986

Walter J. Ritchie, Jr.

Did You Know?

Ritchie was elected to the Florida House of Representatives District 3 seat in 1988 and was subsequently reelected. During that time he sat on the Juvenile Justice System Review Task Force (1989), the Mortgage Lending Sunset Task Force (1990), the International Banking Advisory Council (1990), the Public Broadcasting Task Force (1990), and the Productivity Enhancement Task Force (1991).

He retired in 1998, and the District 3 seat was filled by his ex-wife DeeDee.

After term limits forced the retirement of State Senator W. D. Childers in 2000, Ritchie considered seeking the District 1 seat, but ultimately decided against it. "There were a lot of pros and cons, but I just don't think I'm ready to get back into that," he said at the time.
Cost of Living 1987

Yearly Inflation Rate **USA 3.66%**
Year End Close Dow Jones Industrial Average 1938
Interest Rates Year End Federal Reserve 8.75%
Average Cost of new house $92,000
Median Price Of and Existing Home $85,500
Average Income per year $24,350.00
Private 1st Class Army Per Year $9,385.20
Average Monthly Rent $395.00
Average Price for new car $10,3055.00
1 gallon of gas 89 cents
1 LB of Bacon $1.80
US Postage Stamp 24 cents
Dozen Eggs 65 cents
1988 - 1989

W.D. “Chic” Acosta

1989 - 1990

Richard D. Hunnicutt

Technology

- The first of 24 satellites of the Global Positioning System is placed into orbit
- Nintendo begin selling the Game Boy in Japan
- Voyager II passes the planet Neptune and its moon Triton and sends pictures back to earth.
- The 486 series of microprocessor introduced by Intel.
- Scientists pronounce 1989 as the warmest on record possibly a sign of the greenhouse effect.
- Florida and Virginia allow use of DNA genetic fingerprinting evidence as admissible.
- First release of Microsoft Office, which was a bundle of Microsoft’s office applications, such as Microsoft Word, Microsoft Excel. Dependent on the Version you purchased would depend on which applications were included.
The 1990s was an important decade in the history of television. Many programs that defined the decade are still popular even years after the last episodes were aired. Seinfeld – which has often been voted as the best show in the history of television – began and ended its nine seasons during the 1990s. In a way, Seinfeld redefined the sitcom genre by its seemingly pointless plots and unwavering characters.

Other shows came to a dramatic end in the 1990s, too. For the better part of the decade, NBC dominated Thursday nights with their “Must See TV” lineup. The Cosby Show led this lineup for many years, but it aired its last episode in the spring of 1992. Cheers was also a part of the NBC Thursday night lineup, but this show ended its nine-year run in 1993. In addition, Johnny Carson also said his final on-air joke in May of 1992, making way for Jay Leno to replace him on The Tonight Show.

The reality show genre became widely popular in the 1990s and its popularity still continues to this day. MTV created the first popular reality show with The Real World. Other networks followed suit with CBS’s widely popular Survivor, which helped to pave the way for the plethora of reality shows on television today.

Children also benefited from the available programs of the 1990s. The Tiny Toons Adventures was a different take on the characters made popular by the Looney Toons. The Animaniacs, Family Guy, and King of the Hill also redefined animated television with wittier dialogue that was meant to entertain adults while still being appealing for children to watch.

from The People History
Did you know?

The MBA of Florida has had professional management throughout the years. This page shows your past and current professional association directors.

In 1990 The MBAF decided to hire a professional management firm and the role of Executive VP was provided by Pat Crow Segal along with other office staff. Brenda Thomas signed on with the firm in 1991 and was assigned MBAF as one of her clients. She has been dedicated to this association ever since. In 2007 Brenda left the firm and was approached by MBAF to be their captive director and after much discussion between Brenda and the Executive Committee she agreed. At the time the plan was to grow the association and bring on their own staff and open their own office. Needless to say the very next year in 2008 we knew those plans would be put on hold for a while. At this writing in September of 2012 this association has managed to stay viable by keeping things lean during the tough years. We hope to continue the success of this association and realize our dream one day too.
1992 - 1993

Thomas C. Palmer

Technology

- Worlds First Satellite Digital Television Service Launched
- Netscape Navigator released quickly becoming market leader for browsing the web
- Java programming language first released from Sun Microsystems
- Scientists in Southern England estimate the oldest Europeans at 500,000 years old
  The Channel Tunnel, which took 15,000 workers over seven years to complete, and is 31 miles long joining France and England opens on 6th May
- The European Fighter Aircraft "Eurofighter" has makes its inaugural test flight after 10 years in development

1993 - 1994

William M. "Mickey" Ross

Beanie Babies
Manufacturer: Tyco
Price: From $5.99
Description: Beanie Babies were super popular and could easily be spotted with the TY tag, over the years some of the earliest ones and those that did not sell well have become extremely collectable.
Did You Know?

Judy Taylor was installed as the first female president of the MBA of Florida. She was installed at the Ritz Carlton in Naples, Florida. Her son, who had just signed on to join the military, was in the audience to help Judy celebrate this milestone. He was asked onstage and gave a very moving speech about his mother and how she inspired him to do his best and be successful. He watched her work very hard in her 40 years in the mortgage industry and his emotions for her were heartfelt to everyone in the room as there were many wet eyes by the time he was finished. Sadly we lost Judy in 2006 at too young an age.

Technology

- **Windows 95 released** by Microsoft
- **JavaScript** was first introduced and deployed
- Cosmonaut Valeri Polyakov returns after setting a record for **438 days in space**.
- The **US Space Shuttle Atlantis docks with the Russian Mir space station** for the first time
- The unmanned Galileo spacecraft arrives at the planet Jupiter
- **DVD**, optical disc storage media format, is **announced**.
- In **southern France a network of caves** are discovered that contain **paintings and engravings** that are **17,000 to 20,000 years old**.
1996 - 1997

Robert J. Jacobs

1997 Theme: Keep the Torch Burning

Did You Know?
The MBAF began having themed years. The theme was chosen by each incoming president to be used throughout their year. From here on we are listing the theme next to the president that chose it.

1997 - 1998

David F. Ginn

1998 Theme: Growing Partnerships
Did You Know?

After being elected as President of MBAF Howard Nelson had a job change to a member company that was not a mortgage banking firm but an associate member. Our by-laws at the time stated presidents had to be employed with a mortgage banking firm. With his vast experience and wealth of knowledge not to mention the years moving up to this position, Howard was forced to vacate his presidency. Realizing what a terrible bylaw stipulation this was the board changed the bylaws the next year to allow either qualifying category of member to move on to be president.

Several years later we had the chance to get Howard back and put him on track as being our president, as he should have been in 1998, and he was installed as president for the 2009/2010 year.

2000 Theme: The Future is Now
2000 - 2001

Alan Robbins

2001 Theme: Technology 2000
Welcome to the New Millennium

- AOL and Time Warner Merge
- The Dot Com Bubble Bursts and thousands of DotComs go bust
- Faulty Bridgestone/Firestone tires on the Ford Explorer range blamed for nearly 100 fatalities.
- One American astronaut and two Russian cosmonauts prepare for 4 month stay on the international space station,
- The Worlds largest Ferris Wheel or Observation Wheel (The London Eye) is opened
- The NASDAQ peaks at 5132.52 just before the dot com bubble bursts.
- A destructive computer virus IL-OVEYOU spread by e-mail shuts

2001 - 2002

Kristina Holmen-Mohr, CMB

2002 Theme: Empowering Floridians
2003 Theme: 50th Anniversary

Did You Know?

Ross Bennett is a licensed pilot with Multi-engine Land, Instrument - Airplane and Glider ratings. He is a volunteer pilot with Angel Flight Southeast, a 501(c)3 organization that provides free transportation in private aircraft for medical and compassion purposes.

Ross is also a past Vice Chair of Angel Flight Southeast

Did You Know?

MBA of Florida has had legislative representation in Tallahassee for decades. Since January 2002 Eric Prutsman has watched over the halls of the Capitol making sure our issues are front and center. We can’t say how much Eric means to us and we are very grateful to have him on our team. If you get the chance to meet him, be sure to thank him for all he does. Eric was also the winner of the Brown L. Whatley award in 2009.
2003 - 2004

Larry Kelly

2004 Theme:
Education,
The Key to Success

Did You Know?

At the suggestion of Larry Kelly the Eastern Secondary Market Conference began with the first conference held in 2004 at the Adams Mark Hotel at the Florida Mall (now called the Florida Mall Hotel and Conference Center.) This continues to be a popular event attended by industry members from all over the country.

2004-2005

Ray Castellanos

We can't forget the hurricane season of 2004.

The 2004 season had numerous unusual occurrences. Florida was hit by four hurricanes: Hurricane Charley, Frances, Ivan, and Jeanne. It was the first time four hurricanes have hit one state in one season since four hurricanes hit the Texas coast in the 1886 season, including the Indianola Hurricane of 1886 that destroyed the city of Indianola.

2005 Theme:
Commitment to Serve
2005 - 2006

Ellen Niewold

2006 Theme: Mentoring for the Future

Technology 2006
- The one billionth song is purchased from Apple iTunes.
- Nintendo releases the Wii in North America with an MSRP of $249.99
- Google purchases YouTube for US$1.65 billion in stock
- Pluto is downgraded from a Planet to a dwarf planet by The International Astronomical Union (IAU)

2006 - 2007

J. Gregory Hallam

2007 Theme: Professionalism, Integrity, Ethics and Most Importantly Trust
2007 - 2008

Timothy Allen, CMB

2008 Theme: Changes in Latitude
Changes in Attitude

- Property prices continue to fall on both sides of the Atlantic in Europe and America causing hardship to many homeowners, and problems for the financial institutions.
- President Bush and House leaders agree to a $150 billion stimulus package, including rebates for most tax filers of up to $600 for individuals, $1,200 for couples and, for families, an additional $300 a child. $700 billion bailout / Rescue package bill (Emergency Economic Stabilization Act is signed into law)
- General Motors Corp. reports the largest ever recorded loss for a maker of $38.7 billion loss for 2007
- Fidel Castro steps down as president of Cuba after almost 50 years in power

2008 - 2009

Scott Maxwell

2009 Theme: Responsible Lending; Together We Can
2009 - 2010

Howard Nelson

2010 Theme: Strength in Partnerships

Technology

- Apple releases the new iPhone 4 but problems with antenna design cause consumer problems
- Apple Releases the I Pad taking the new technology of touch screen computing to new levels
- Microsoft (Bing) and Yahoo (Search) combine search technology into a single unit attempting to break Google monopoly of search.
- Android powered phones begin to outsell Apple in the smart phone market.

2010 - 2011

John Chludzenski

2011 Theme: Path to Recovery
2011 - 2012

Michael Culbertson

2012 Theme:
Embrace the Opportunities

As we all know these past few years have been like nothing we have ever seen in this industry. We continue to believe in mortgage banking and we know our hard working individuals that make up this association really care about what they do. They will all tell you, it’s not just a job. Our past history in a great example of some of our outstanding professionals that chose this as their career.

We created this document as a way to recognize and acknowledge all of our dedicated members that have put years into volunteering for their professional association. We would like to thank our past and present directors, director emeritus and local chapter presidents as well as every single committee member.

This document will continue to be updated in our future years. If you have anything you would like to include just let us know. And remember to please get involved.

2012 - 2013

Dan Harrison

2013 Theme:
60th Anniversary
President Obama made a landmark announcement in mid-December declaring that the U.S. would begin restoring diplomatic relations with Cuba by re-opening an embassy in Havana and softening the travel restrictions on the long-banned country.

The move came after the two governments were able to strike a deal releasing American Alan Gross who had been held by Cuban authorities for five years.

"In the most significant changes in our policy in more than 50 years, we will end an outdated approach that, for decades, has failed to advance our interests, and instead we will begin to normalize relations between our two countries,"
2015 - 2016

Sandy Garcia

2016 Theme: Pride, Passion, Paying it Forward

2016 - 2017

Kevin Strickland, AMP

2017 Theme: Investing in You
Past President List

(Showing the company each president was with at the time of their presidency.)

2016/2017
Kevin Strickland, AMP
SunTrust Mortgage

2015/2016
SANDY GARCIA
American BancShares Mortgage

2014/2015
JAY RALSTIN
Waterstone Mortgage

2013-2014
ALEX CASTELLANOS
BB&T

2012-2013
DAN HARRISON
BB&T

2011-2012
MICHAEL CULBERTSON
JP Morgan Chase Bank, N.A.

2010-2011
JOHN CHLUDZENSKI
Mortgage Support Services

2009-2010
HOWARD NELSON
BB&T

2008-2009
SCOTT MAXWELL
SunTrust Mortgage

2007-2008
TIMOTHY ALLEN, CMB
SunTrust Mortgage

2006-2007
J. GREGORY HALLAM
Shamrock Bank of Florida

2005-2006
ELLEN NIEWOLD
First American Title Insurance Company

2004-2005
RAY CASTELLANOS
GMAC Mortgage Corp.

2003-2004
LARRY KELLY
United Guaranty Residential Insurance Co.

2002-2003
ROSS BENNETT, CMB
Thomas Mortgage & Financial Services

2001-2002
KRISTINA HOLMEN-MOHR, CMB
Wells Fargo Home Mortgage

2000-2001
ALAN ROBBINS
Metro Bank

1998-2000
DARRELL SCHWARTZ
GMAC Mortgage Corp.

June-August 1998
HOWARD NELSON
Prosperity Bank

1997-1998
DAVID F. GINN
Florida HomeLoan Corp.

1996-1997
ROBERT J. "BOB" JACOBS
Homeside Lending, Inc.

1995-1996
JUDY TAYLOR
GMAC Mortgage Corp. /PA

1994-1995
DONNELL SMITH, CMB
Market Street Mortgage

1993-1994
WILLIAM M. "MICKEY" ROSS
Barnett Mortgage Company

1992-1993
THOMAS C. PALMER
BancBoston Mortgage Corp.

1991-1992
DANNY D. DUNN
Commonwealth-United Mortgage

1990-1991
ROBERT P. SOBZACK
Barnett Bank/SW FL

1989-1990
RICHARD D. HUNNICUTT
Mid-State Fed. Savings Bank

1988-1989
W. D. "CHIC" ACOSTA
Barnett Bank/Palm Bch. Cty.

1987-1988
RANDALL C. JOHNSON, CMB
Equitable Mtg. Resources

1986-1987
M. VIC LEININGER
Stockton, Whatley, Davin & Co.

1985-1986
WALTER J. RITCHIE, JR.
Southern Home Savings Bank

1984-1985
W. A. McGriff III
Alliance Mtg. Co.

1983-1984
RICHARD P. O’CONNOR
Southeast Mtg. Co.

1982-1983
ROBERT M. CARLSON
Stockton, Whatley, Davin & Co.

1981-1982
DONALD C. MOORE
ComBanks Mtg. Co.

1980-1981
JAMES R. GRIFFITHS
Barnett Mtg. Co.

1979-1980
ROGER W. CONNER III
Sunbank Mtg. Co.

1978-1979
JESS S. LAWHORN, CMB
Southeast Mtg. Co.

1977-1978
ALONZO FRANK GREEN
McKinney-Green, Inc.

1976-1977
CARL E. NIMINCHT, JR.
Sunbank Mtg. Co.

1975-1976
RICHARD N. ROBINSON
Fidelity Southern Mtg. Co.

1974-1975
BRUCE C. MCDONALD
Stockton, Whatley, Davin & Co.

1973-1974
CHESTER R. BEAR, JR, CMB
Southeast Mtg. Co.

1972-1973
ROBERT L. LEGG
North American Mtg. Corp.

1971-1972
W. RICHARD WYNN II
Stockton, Whatley, Davin & Co.

1970-1971
ANDREW E. YAROS
Tucker & Branham, Inc.

1969-1970
JOE A BURNETT, JR.
The Commonwealth Corp.

1968-1969
ALAN B. IVES
ATICO Fin. Corp.

1967-1968
DWIGHT E. McCORMICK
Glenn E. McCormick Co., Inc.

1966-1967
E. W. CROW
ATICO Fin. Corp.

1965-1966
BERNARD W. SHEILL, JR.
The Commonwealth Corp.

1964-1965
RICHARD B. CATON
Stockton, Whatley, Davin & Co.

1963-1964
D. RICHARD MEAD, JR., CMB
D. R. Mead & Co.

1962-1963
FRED W. CROZIER
Bisbee Baldwin Mortg. Co.

1961-1962
L. K. HORN, CMB
Lon Worth Crow Co.

1960-1961
LEESON A. HOGARTH
B. D. Cole, Inc.

1959-1960
W. HERBERT SPEIR
The Commander Corp.

1958-1959
J. WALTER TUCKER, JR.
Tucker & Branham, Inc.

1957-1958
HOWARD J. MURPHY
ATICO Fin. Corp.

1956-1957
FRANK W. REED
The First Nat’l. Bank at Orlando

1955-1956
LON WORTH CROW, JR., CMB
Lon Worth Crow Co.

1954-1955
R. T. TUCKER
Tucker & Branham, Inc.

1953-1954
FRANK E. DENTON
American Title Ins. Co.

1952-1953
JOHN A. GILLILAND
Knight, Orr & Co., Inc.
#### Past Brown L. Whatley Award Winners

(showing the company each winner was with at the time they were presented the award.)

<table>
<thead>
<tr>
<th>Year</th>
<th>Winner Name</th>
<th>Company Name</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>1955</td>
<td>Lon Worth Crow, Jr., CMB</td>
<td>Lon Worth Crow Co.</td>
<td>Miami</td>
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<tr>
<td>1956</td>
<td>Frank W. Reed</td>
<td>The First Nat’l. Bank at Orlando</td>
<td>Orlando</td>
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<tr>
<td>1957</td>
<td>Earl L. Denney</td>
<td>Stockton, Whatley, Davin &amp; Co.</td>
<td>Jacksonville</td>
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<td>1958</td>
<td>L. K. Horn</td>
<td>Lon Worth Crow Co.</td>
<td>Miami</td>
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<td>1959</td>
<td>Howard J. Murphy</td>
<td>ATICO Fin. Corp.</td>
<td>Miami</td>
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<tr>
<td>1960</td>
<td>George C. Dickerson</td>
<td>Florida Mtg. &amp; Securities Co.</td>
<td>Jacksonville</td>
</tr>
<tr>
<td>1961</td>
<td>J. Walter Tucker, Jr.</td>
<td>Tucker &amp; Branham, Inc.</td>
<td>Orlando</td>
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<tr>
<td>1962</td>
<td>Robin Brown</td>
<td>D. R. Mead &amp; Co.</td>
<td>Ft. Lauderdale</td>
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<tr>
<td>1963</td>
<td>Carol L. Beeber</td>
<td>ATICO Fin. Corp.</td>
<td>Miami</td>
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<tr>
<td>1964</td>
<td>Willard C. Silva</td>
<td>Willard Mtg. Corp.</td>
<td>Sarasota</td>
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<tr>
<td>1965</td>
<td>Alan B. Ives</td>
<td>ATICO Fin. Corp.</td>
<td>Miami</td>
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<td>1966</td>
<td>Joe A. Burnett, Jr.</td>
<td>The Commonwealth Corp.</td>
<td>Tallahassee</td>
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<td>1967</td>
<td>Andrew E. Yaros</td>
<td>Tucker &amp; Branham, Inc.</td>
<td>Orlando</td>
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<td>1968</td>
<td>Bernard W. Shiell, Jr.</td>
<td>The Commonwealth Corp.</td>
<td>Tallahassee</td>
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<td>1969</td>
<td>Dwight E. McCormick</td>
<td>Glenn E. McCormick Co., Inc.</td>
<td>St. Petersburg</td>
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<td>1970</td>
<td>Richard P. O’Connor</td>
<td>Lon Worth Crow Co.</td>
<td>Miami</td>
</tr>
<tr>
<td>1971</td>
<td>W. Richard Wynn, II</td>
<td>Stockton, Whatley, Davin &amp; Co.</td>
<td>Ft. Lauderdale</td>
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<tr>
<td>1973</td>
<td>Chester R. Bear, Jr., CMB</td>
<td>Southeast Mtg. Co.</td>
<td>Miami</td>
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<td>1975</td>
<td>Richard S. Dickson</td>
<td>Mortgage Bankers Assoc. of FL</td>
<td>Orlando</td>
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<td>1976</td>
<td>Thomas H. Fish</td>
<td>Stockton, Whatley, Davin &amp; Co.</td>
<td>Jacksonville</td>
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<td>1979</td>
<td>Barrett Sanders</td>
<td>Southeast Mtg. Co.</td>
<td>Miami</td>
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<td>1980</td>
<td>Jon C. Hall, Esq.</td>
<td>Chicago Title Ins. Co.</td>
<td>Miami</td>
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<td>1983</td>
<td>Danny D. Dunn</td>
<td>Ticor Mtg. Ins. Co.</td>
<td>Orlando</td>
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<td>1985</td>
<td>Richard D. Hunnicutt</td>
<td>Sun Bank, N.A.</td>
<td>Fern Park</td>
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<td>1991</td>
<td>Carl Ninnicht, Jr.</td>
<td>SunTrust Mtg., Inc.</td>
<td>Orlando</td>
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<td>1992</td>
<td>William M. &quot;Mickey&quot; Ross</td>
<td>Barnett Bank</td>
<td>Sarasota</td>
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<td>1993</td>
<td>M. Jean Waters</td>
<td>Waters Mtg. Corp.</td>
<td>Ft. Lauderdale</td>
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<td>1995</td>
<td>Pauldine Ann Freeman</td>
<td>PMI Mtg. Insurance</td>
<td>Miami</td>
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<td>1996</td>
<td>Thomas C. Palmer</td>
<td>American Home Funding, Inc.</td>
<td>Virginia</td>
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<td>1997</td>
<td>Judy Taylor</td>
<td>GMAC Mortgage Corp. PA</td>
<td>Melbourne</td>
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<td>1998</td>
<td>Darrell Schwartz</td>
<td>PNC Mortgage Corp.</td>
<td>Ft. Lauderdale</td>
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<td>1999</td>
<td>Alan Robbins</td>
<td>Metro Bank</td>
<td>Coral Gables</td>
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<td>2000</td>
<td>John Berkley</td>
<td>First American Title Insurance Co.</td>
<td>Orlando</td>
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<tr>
<td>2001</td>
<td>Kristina Holmen-Mohr</td>
<td>Wells Fargo Home Mortgage</td>
<td>Tallahassee</td>
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<td>2002</td>
<td>Nancy Barnette</td>
<td>Attorneys’ Title Insurance Fund</td>
<td>Orlando</td>
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<tr>
<td>2003</td>
<td>Larry Kelly</td>
<td>UGRIC</td>
<td>Coral Springs</td>
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<tr>
<td>2004</td>
<td>Ross Bennett, CMB</td>
<td>First Horizon Home Loans</td>
<td>Eustis</td>
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<tr>
<td>2005</td>
<td>Margie Fletcher</td>
<td>BB&amp;T</td>
<td>Tallahassee</td>
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<tr>
<td>2006</td>
<td>Ray Castellanos</td>
<td>GMAC Mortgage Corp.</td>
<td>Miami</td>
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<tr>
<td>2007</td>
<td>Pamela Fendley</td>
<td>Attorneys’ Title Insurance Fund</td>
<td>Orlando</td>
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</tbody>
</table>
The MBA of Central Florida was formed in 1958 and the first President was J. Walter Tucker, Jr. of Tucker & Branham, Inc.

The MBA of Jacksonville was formed in 1953 and the first President was John A. Gilliland, Knight, Orr & Co., Inc.

MBA of Florida
Local Chapters

1. MBA of Jacksonville
   www.mbaojacksonville.org
2. MBA of Central Florida
   www.mbacf.org
3. MBA of the Palm Beaches
   www.mbapalmbeaches.org
4. MBA of South Florida
   www.mbasfl.org
5. MBA of Southwest Florida
   www.mbaswf.org
6. MBA of Gulf Coast
   www.gulfcoastmba.org
7. MBA of Tampa Bay
   www.mbatampabay.org
8. MBA of Tallahassee
   www.mbaot.org

This document was researched and prepared by Brenda Thomas the year 2012.

For submission consideration for future updates please email the state office at mbaf@mbaf.org