



President's Message By Sherry Gallitz President, MBA of Florida

I have had the privilege of being part of the MBA of Jacksonville chapter and MBA of Florida (MBAF) for over two decades. I firmly believe that this organization has significantly contributed to and shaped my career. I am grateful for all that it has done for me. I love this industry. I am extremely dedicated to work as hard as I can, with the help of my peers, to protect this industry.

We are experiencing uncertain and unprecedented times: we are navigating through a pandemic, forbearances, RON, and Liquidity issues. On one hand, we see the vast majority of other industries struggling to adjust to the 'new norm'. On the other, the mortgage industry is flourishing. The MBAF has stood tall and consistently stepped in when our Industry needs us. Our elected officials depended on the MBA to help correct legislative language within the Cares Act that was negatively impacting our Industry and economy. This allowed us to keep taking application, underwriting and closing loans. With household incomes in various degrees of decline, our ability to help our consumers re-finance to lower their payments or utilize much needed equity has been invaluable. Without the MBAF and all of your extraordinary efforts together, our Industry and the US economy could be failing our US homeowners now in their time of need.

The MBAF advocates for policy change on our behalf with state legislators, the Comptroller's office, the state Insurance Commissioner, and the GSE's. Together we partner with home builders, the title industry, and the mortgage brokers to make sure that the business environment is as fair and on a level playing field. No one company can fight these battles alone, and the MBAF provides us with a strong, highly respected organization dedicated to protecting the industry's well being – we are stronger and more successful together.

This past spring the MBAF and all the local chapters showed support for the National MBA in the Mortgage Action Alliance (MAA) Growth Campaign – we had great success. Florida is ranked third (3rd) in the country for supporting the MAA initiative when compared to other states; I take great pride knowing that I helped lead that effort. I encourage you to join me by banding together to help our Association by reaching out to our non-member peers, colleagues, and friends and ask them to help support the industry that supports them. [Click Here to Join MAA](#). Also, I would like to accomplish the goal of having our non-member peers to become members of the MBA of Florida or/and to support their local MBA Chapter. [Click here to learn more and join MBA](#)

A special thanks to Mike Azzarello for his leadership and direction, and all of the previous MBA Officers and Board of Directions for their dedication to our Industry this past year. As your incoming president, I am excited to embark on exciting new opportunities or challenges the industry may bring. When I go through tough times, I'm often reminded of this quote: "Crises don't build character, Crises reveal character." This quote resonates and reminds me of everything this industry has been through and how far we've come together. The MBAF, myself, each of us..... **Working together to support our industry. Together – we are powerful.**