



## **President's Message**

**By Michelle Knoebel, CMB  
President, MBA of Florida**

I would like to thank the Mortgage Bankers of Florida for honoring me with the opportunity to serve as your President for 2021/2022. I am extremely thankful for this association and its members and I credit it with much of my success in this industry. Knowledge is power and the MBA armed me with the education I needed to thrive. It's not just my story, but the story of many of my predecessors and industry leaders. I will work as hard as I can, along with your help, to promote and protect this association.

The past year and a half we experienced uncertain and unprecedented times. But while other industries struggled the mortgage industry flourished. With mortgage rates at the lowest level in decades we've been able to help many stay in homes that were otherwise unaffordable due to job loss or other pandemic related circumstances.

Although the mortgage industry boomed, our in-person gatherings came to a screeching halt. Without the revenue from the conventions the viability of our Association, like many across the nation, was literally in question. Under Sherry's leadership and with her tenacity not only did we survive, in many ways we thrived. To bring in revenue she built on her theme of "Together We are More Powerful" and began a campaign "Help Support the Industry That Supports You". That rally cry really resonated with people and led to remarkable growth. We actually DOUBLED our membership.

Our Back-to-Back Eastern Secondary and Annual Conferences this year were also a resounding success. The location was fantastic, the food was great and the excitement was contagious. The lineup of speakers and sessions were outstanding and included many national industry leaders. We enjoyed record attendance and unani-mously positive feedback.

As your President I am excited to embark on exciting new opportunities and challenges- although hopefully none like last year! Again I'd like to thank you for your support of our association and our industry. This year's theme, Financial Security for Future Endurance builds on our past year's success. Our financial viability is paramount to our long term success. Let's work together and continue to grow our membership so that our dues cover our fixed costs and so we can share the many benefits of participation with our colleagues. With a dedicated and experienced Executive Committee, Board of Directors, Chapter President and Members I'm confident we can have one of the best years ever!