



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Honoring our History—

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

SINCE 1952

MORTGAGE BANKERS ASSOCIATION of Florida

JOHN A. GILLILAND
President
DAVE A. MOYLAN
Vice-President
R. T. TUCKER
Vice-President
EUGENE KNIGHT
Vice-President
FRANK E. DENTON
Vice-President
W. HERBERT SPEIR
Secretary-Treasurer

325 W. FORSYTH STREET - TELEPHONE 4-6761
JACKSONVILLE 2, FLORIDA

September 1, 1953

DIRECTORS
HARRY E. MCCARDELL, JR.
FRANK W. REED
CHARLES R. DORSEY
A. H. GRANT

Dear Member;

Enclosed for your file is an up-to-date roster of the Florida Mortgage Bankers Association membership, year 1952-53. We now have 85 members and believe you will agree that the Membership Committee has done an excellent job during this neophyte year.

The first annual meeting of our Association will be held in Orlando Friday, September 25th, at the Angebilt Hotel. Hope each of you will make every effort to be in attendance, as we would like a large registration for our initial annual meeting. Mail your registration to R. T. Tucker, President, Tucker & Branham, Inc., Box #831, Orlando, Florida.

To date the Association has received \$4555.00 from 49 members in connection with the legislative assessment and has expended \$5429.33. Voluntary contributions from non-assessed members will be appreciated, in order that we complete our obligations.

For your information, Mr. W. James Metz, Director of Accounting and Servicing, MBA of America, plans his annual trip to Florida in the near future. Members desiring his services can make their requests through National Headquarters, 111 W. Washington Street, Chicago 2, Illinois.

Many thanks for your splendid cooperation. See you in Orlando!

Yours sincerely,

W. H. Speir
W. H. SPEIR
Secretary-Treasurer

WHS:m
Encl.

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.

1952—1953



1972

John A. Gilliland, MBAF's First President

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 worlds 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



Built to Last

Once known as the finest and most modern Orlando hotel of its time, the Angebilt Hotel has found new life more than 80 years later.



Courtesy of Orange County Regional History Center



Photo: Eberhard

The Angebilt in its hotel heydays (top left, bottom) and today (top right)

It drew Hollywood stars, prominent businessmen and visitors from every state and foreign country. Over the decades, it survived a hurricane, a fire, bankruptcy and several investors. But in the end, the landmark Angebilt Hotel at 37 North Orange Avenue in Downtown Orlando is remembered as a classy hotel that served as the center of the city's social activity.

It was common to see people in their finest dress heading to the Angebilt for dinner and then heading across the street to the movies. The Junior League often met there and Orlando High School held its dances on the sky roof. The Angebilt and the San Juan Hotel across the street had the reputation as the two best hotels in the city.

The Angebilt Hotel was an example of Twentieth Century Commercial style by Murry S. King, the first registered architect in Florida. The hotel was modeled



Courtesy of Orange County Regional History Center

By KATHERINE JOHNSON — katherine.johnson@orlandomagazine.com

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March 2007 Orlando Magazine



Courtesy of Orange County Regional History Center

View down Orange Avenue with Angebilt on left, San Juan Hotel across street on right

after the Pennsylvania Hotel in New York. The two-year project was completed for Joseph Fenner Ange at a cost of one million dollars. Ange moved to Orlando in 1913 from North Carolina and wanted to build the first major downtown building.

When it opened on March 14, 1923, the 11-story building featured 250 rooms in a U-shaped design. At the time, it was considered to be the only fireproof hotel in Orlando. It was opulence and elegance that the city had never seen. Anyone who could find a tuxedo or evening dress attended the greatest social event in Orlando on opening night. The lobby and 10th floor dining rooms were adorned in mosaic-tiled floors, and traverse curtains of silky mohair with heavy brocade overdrapes decorated the hallways. The dining room was adorned in a Parisian style. The mezzanine table lamps were shaded with Tiffany glass. Stairways with iron banisters led guests to a beauty salon or barber shop, solarium, drug store, men's store, air-conditioned coffee shop, dining room and a cocktail lounge. Every room and floor, from top to bottom, featured rich décor and looked like the best that money could buy. From the sky roof, guests could take in the views of Lake Eola Park on one side and Orlando's main street on the other.

The hotel didn't spare any expense when it came to publicity, describing the luxury awaiting visitors in sunny Orlando. Travel brochures and agencies touted the accom-

modations and Orlando's warm weather. During the winter of 1952-53, guests could stay at the Angebilt in a single room with a bath for \$4.00 to \$8.00. A double room with a bath would run \$7.00 to \$12.00, and a suite would cost \$15.00 to \$20.00. But despite the exquisite accommodations, the hotel was plagued by financial problems from the beginning. Ange sold his interest in the hotel just two months after the opening; three months after the opening, its owners filed for bankruptcy. This was the beginning of the hotel's financial troubles that contributed to its deterioration years later.

Still, the hotel was the place to be and be seen for dozens of celebrities and notables. One of the more famous legends of celebrity notoriety—as told by Tyndale Cobb Jr., the hotel's assistant manager in 1923—recalls the story of three men who came to the hotel under a veil of secrecy with their chauffeur. The chauffeur walked up to the registration desk and reserved the hotel's suite, its most expensive room. Cobb says he became suspicious and, having never seen the men, ordered an employee to watch their rooms during the night. When the men walked through the lobby on the way out, Cobb overheard a passerby remark, "There's Henry Ford." Turns out, the hotel hosted Ford, Harvey Firestone and Thomas Edison, who stopped at the Angebilt Hotel on their way to Edison's home in Ft. Myers.

Hollywood royalty and Florida dignitaries also held affairs at the Angebilt. In

1961, Pepsi-Cola hosted a reception when it opened a new bottling plant in Orlando. Among those attending the function was Mrs. Joan Crawford Steele, the Academy Award-winning actress who assumed responsibilities on the board after the death of her husband, Alfred, the company's CEO.

But perhaps the most famous "face" at the hotel happened to be the first person guests would meet during their stay. Charlie Williams served as a doorman and porter with the hotel for more than 40 years. Decked out in a smartly adorned uniform and cap, Williams was quick to greet guests with a smile and a special step—a showman extraordinaire. Williams was part of the original construction crew that helped build the hotel. But during construction, a piece of scaffolding hit Williams in the left eye, blinding him. Ange promised that as long as there was an Angebilt Hotel, Williams would have a job there. Local legends grew up around Williams during his tenure at the hotel; one said Williams originated the idea of putting flowers in hotel restrooms. He was featured in several newspaper articles and met with local officials, who bestowed honors and thanked him for his service.

But the golden era of the hotel was about to come to an end. The Angebilt Hotel endured a series of setbacks over the last few decades. In 1944, a devastating hurricane hit Orlando, ripping off the roof of the ballroom on the top floor, scattering debris over the city. In the 1970s, the aging hotel was known as a flophouse and a seedy residence where prostitutes, drifters and hippies were often seen. The owners invested millions in renovations to bring the original luster of the hotel back, but in 1983, a fire swept through the hotel's 10th and 11th floors, forcing the owners to close down for a year. After a cost of nearly \$9 million, the building reopened. With new offices and shops, The Bank of Orange and Trust Company, two radio stations, several restaurants and a smoothie shop have called the Angebilt home. There's also Room 3 Nine, a restaurant and bar that plays on the historic hotel's rooms as well as its famous Orange Avenue address. ☺

As referenced in the first MBAF member letter (pg. 2) the newly formed state association held it's 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. (due to publication space restrictions we had to reduce this article text size, but to read it easily we included the link below:)

<http://www.execusuitesin.com/angebilt.pdf>

1953—1954



Frank E. Denton

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 DiMaggio
- 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

1954—1955



R.T. Tucker

1955—1956



Lon Worth Crow, Jr.



Brown L. Whatley Award



In 1955 Lon Worth Crow, Jr. was the first recipient of the prestigious Brown L. Whatley Award.



Brown L. Whatley

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.

1956—1957



Frank W. Reed



1956

1957—1958

No Photo Available



1959

Howard J. Murphy

The People History 1957

New Designed 3 bedroom ranch home ,
large living room modern kitchen , shower
and bathroom with double garage
Mansfield Ohio \$15,000

Cute Colonial 2 bedrooms large kitchen
in need of modernization 2 acre plot
Oshkosh Wisconsin \$10,400

3 bedrooms home, 2 baths, den, water
well and pump house
Odessa Texas \$13,500

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

A black and white oval portrait of a man with short, dark hair, wearing a dark suit jacket, a white shirt, and a dark tie. He is looking slightly to the left of the camera with a neutral expression. The background is a plain, light color.



J. Walter Tucker, Jr.

A black and white portrait of an elderly man with short, light-colored hair, wearing thick-rimmed glasses. He is dressed in a dark, textured sweater over a white collared shirt. The portrait is set within an oval frame.

W. Herbert Speir

[illegible]

1960—1961



Leeson A. Hogarth

1961—1962



Lester K. Horn



1958

2.2 HP Gasoline Engine For Your Bicycle



2.2 HP Gasoline Engine Kit
\$2995 \$3.00
2.2 HP Gasoline Engine For Your Bicycle
\$29.99

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

1962—1963



Fred W. Crozier

1963—1964



Richard D. Mead, Jr.

Fully Transistorized Phonograph

Here's the Phonograph that lasts and lasts . . . never needs tube replacement . . . produces a true-to-life, pure tone . . . all because it's Fully Transistorized

\$19.99



Electronically Amplified 4-Speed Phonograph
Fully Transistorized 4 speed Phonograph
plays 16, 33 1/3, 45 and 78 RPM Records
From \$19.99

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

1964—1965



Richard B. Caton

1965—1966

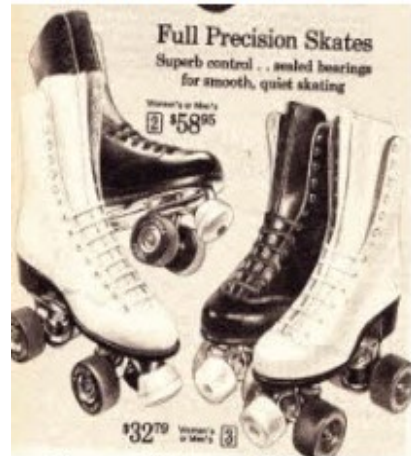


Bernard W. Shiell, Jr.



1968

Men's and Women's Roller Skates



Mens and Women's Roller Skates

From \$32.79

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

The People History 1967

Brick Home 3 bedroom 1 1/2 bath on 4 acres Port Arthur Texas \$13,000

New Home 2 acres 3 bedrooms 2 bathrooms, double garage, family room and basement / recreation room Sheboygan Wisconsin \$35,900

Ford Bronco \$2,625

The Public were taking to off road vehicles so Ford created the Bronco to target the Jeep Market for four passengers

Mens 10 piece Shoe Polishing Kit



Mens battery shoe polishing kit includes box, polisher, shine box, rotary brushes, hand daubers, cans of shoe polish, 2 lambs wool buffers,
\$9.88

1967—1968



Dwight E. McCormick



1969

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**

1968—1969

No Photo Available



1965

Alan B. Ives

1969—1970



1966

Joe A. Burnett, Jr.

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

The Year 1969

1969 On July 20th one of mans 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

1970—1971



Andrew E. Yaros



1967

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 hand held 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

Following on from the Public Broadcasting Act of 1967, National Public Radio (NPR) broadcasts for the first time in April 1971.

from The People History

1971—1972



W. Richard Wynn, II



1971

1972—1973



Robert L. Legg



1972

"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

1973—1974



Chester R. Bear, Jr.



1973



1974—1975

No Photo Available

Bruce C. McDonald

1975—1976



Richard N. Robinson

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

1976—1977



Carl Nimnicht, Jr.



1991

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

1977—1978



Alonzo Frank Green

1978—1979



Jess S. Lawhorn



1978

Price: \$20.00

Description Foot and scalloped trim of rich sueded split-leather. A smart-stepping Italian import that's warm as well as fashionable. Over-the-foot style. The pretty tapestry uppers are woven of rayon and cotton. Inside, there's a light, warm lining of cushioned nylon tricot. Full center zipper for easy on and off.



1979—1980



Roger W. Conner, III



1977

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

1980—1981

No Photo Available

James R. Griffiths

1981—1982



Donald C. Moore

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



1970

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 it's maiden flight**
- **Microsoft Word** is first re-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

Credit Card Bank

Manufacturer: Buddy-L

Price: \$18.99

Description Activate by inserting credit card into special slot. Large LCD screen shows addition/subtraction calculations. Push-button operation for deposit/withdrawal transactions, balance, opening of drawer. Steel housing with plastic base and drawer.



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

1985—1986



1982

Walter J. Ritchie, Jr.

1986—1987



M. Vic Leininger



1990

Cost of Living 1987

Yearly Inflation Rate **USA** 3.66%

Year End Close Dow Jones Industrial
Average 1938

Interest Rates Year End Federal Re-
serve 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
\$10,305.00

1 gallon of gas **89 cents**

1 LB of Bacon **\$1.80**

US Postage Stamp **24 cents**

1987—1988



Randall C. Johnson, CMB

Stacking Hi/Fi



Stacking Hi/Fi
\$299.95

Stereo Stack rack includes AM/ FM Stereo
Radio, CD Player, Record Turntable, Twin
Cassette Deck, Graphic Equalizer and
Speakers

\$299.99

Sylvanian Family and Friends

1988—1989



W.D. "Chic" Acosta

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

1989—1990



Richard D. Hunnicutt



1985

Jordan Vs. Bird Electronic Handheld Game

Manufacturer: **Tiger**

Price: **\$18.86**

Description Take it to the hoop with Jordan vs. Bird handheld basketball! Has LCD screen and can be played with one or two players.



1990—1991



Robert P. Sobzack

Popular Culture 1990's

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

1991—1992



Danny D. Dunn



1983



Richard S. Dickson
1965-1975

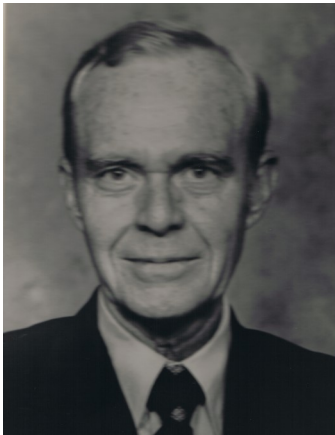


1975

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.



Robert and Jeanne Russell
1977—1990



Brenda Thomas
1991—Current



2011

1992—1993



Thomas C. Palmer



1996

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



1992

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 earliest ones and those that did not sell well have become extremely collectable



Beanie Babies

1994—1995



1988

T. Donnell Smith, CMB

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**.

1995—1996



1997

Judy Taylor

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.

1996—1997



Robert J. Jacobs



1994

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

1998



Howard Nelson

1998—2000



Darrell Schwartz



1988

*1999
Theme:
Remember
the Dream*

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



1999

2001 Theme: Technology 2000 Welcome to the New Millennium

- Microsoft releases **Windows 2000**.
- **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



2001

2002 Theme: Empowering Floridians

2002—2003



Ross Bennett, CMB



20
2004

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



Eric Prutsman, Esq.



2009

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



2003

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



2006

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



2012
2023

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



2010

2009 Theme: Responsible Lending; Together We Can

2009—2010



Howard Nelson

2010 Theme: Strength in Partnerships

Technology

- Apple releases the new I Phone 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—2013



Dan Harrison

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 is 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.

2013 Theme: 60th Anniversary

2013—2014



Alex Castellanos

2014 Theme: Adapt to Achieve

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,"

2014—2015



Jay Ralstin

2015 Theme: You Get What You Give

2015—2016



Sandy Garcia

2016 Theme: Pride, Passion, Paying it Forward

It can go without saying the biggest news of the 2016 was the election that seemed to set the tone for the entire year. Donald Trump's surprising win came at the end of a long, bitter campaign where both sides flung accusations.

Russian hacking, the Syrian war, Brexit, the Zika outbreak, Flint water crisis and the worse mass shooting in history in Orlando at the Pulse nightclub, all topped the list of major news stories.

We continue to stay positive and as humans are confident goodness will prevail.

2016—2017



Kevin Strickland, AMP

2017 Theme: Investing in You

2017—2018



Pat Gaver

2018 Theme:
Empowering
Future
Floridians

2018—2019



Matthew Goldman, CLO, CRO

2019 Theme:
Synergy

2019—2020



2021

Michael Azzarello, CMB, AMP

2020 Theme:
Embrace Your
Opportunities

2020—2021



Sherry Gallitz, CMB

2021 Theme:
Working
Together to
Support our
Industry

2021~2022



Michelle Knoebel, CMB

2022 Theme:
Financial
Security for
Future
Endurance

2022~2023



Doug Leever

2023 Theme:
Stay the
Course

2023~2024



Yvette Clermont, CMB, AMP

2024 Theme:
Embrace,
Empower,
Evolve

Past President List

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

2023/2024

YVETTE CLERMONT, CMB, AMP
Novus Home Mortgage

2022/2023

DOUG LEEVER
We Florida Financial

2021/2022

MICHELLE KNOEBEL, CMB
SupportLink3

2020/2021

SHERRY GALLITZ, CMB Union
Home Mortgage

2019/2020

MICHAEL AZZARELLO, CMB
Caliber Home Loans

2018/2019

MATTHEW GOLDMAN, CLO,
CRO Atlantic Home Loans

2017/2018

PAT GAVER
Capital City Bank

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

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 Corp.

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.)

1955—Lon Worth Crow, Jr., CMB
Lon Worth Crow Co.
Miami

1956—Frank W. Reed
The First Nat'l. Bank at Orlando
Orlando

1957—Earl L. Denney
Stockton, Whatley, Davin & Co.
Jacksonville

1958—L. K. Horn, CMB
Lon Worth Crow Co.
Miami

1959—Howard J. Murphy
ATICO Fin. Corp.
Miami

1960—George C. Dickerson
Florida Mtg. & Securities Co.
Jacksonville

1961—J. Walter Tucker, Jr.
Tucker & Branham, Inc.
Orlando

1962—Robin Brown
D. R. Mead & Co.
Ft. Lauderdale

1963—Carol L. Beeber
ATICO Fin. Corp.
Miami

1964—Willard C. Silva
Willard Mtg. Corp.
Sarasota

1965—Alan B. Ives
ATICO Fin. Corp.
Miami

1966—Joe A. Burnett, Jr.
The Commonwealth Corp.
Tallahassee

1967—Andrew E. Yaros
Tucker & Branham, Inc.
Orlando

1968—Bernard W. Shiell, Jr.
The Commonwealth Corp.
Tallahassee

1969—Dwight E. McCormick
Glenn E. McCormick Co., Inc.
St. Petersburg

1970—Richard P. O'Connor
Lon Worth Crow Co.
Miami

1971—W. Richard Wynn, II
Stockton, Whatley, Davin & Co.
Ft. Lauderdale

1972—Robert L. Legg
N. American Mtg. Corp.
St. Petersburg

1973—Chester R. Bear, Jr., CMB
Southeast Mtg. Co.
Miami

1974—John A. Gilliland
Stockton, Whatley, Davin & Co.
Jacksonville

1975—Richard S. Dickson
Mortgage Bankers Assoc. of FL
Orlando

1976—Thomas H. Fish
Stockton, Whatley, Davin & Co.
Jacksonville

1977—Roger W. Conner III
ATICO Mtg. Corp.
Miami

1978—Jess S. Lawhorn, CMB
Southeast Mtg. Co.
Miami

1979—Barrett Sanders
Southeast Mtg. Co.
Miami

1980—Jon C. Hall, Esq.
Chicago Title Ins. Co.
Miami

1981—Mitzi R. Stites
Southeast Mtg. Co.
Miami

1982—Walter J. Ritchie, Jr.
Southern American Mtg. Co.
Pensacola

1983—Danny D. Dunn
Ticor Mtg. Ins. Co.
Orlando

1984—Michael M. Mills
Equitable Nat'l. Mtg. Corp.
St. Petersburg

1985—Richard D. Hunnicutt
Sun Bank, N.A.
Fern Park

1986—Richard M. Phillips
Meritor Mtg. Corp. East
St. Petersburg

1987—Michael R. Gordon
Alliance Mtg. Co.
Jacksonville

1988—T. Donnell Smith, CMB
Equitable Mtg. Resources, Inc.
Clearwater

1989—Gayle G. Edwards
BancBoston Mtg. Corp.
Jacksonville

1990—M. Vic Leininger
BancBoston Mtg. Corp.
Jacksonville

1991—Carl Nimnicht, Jr.
SunTrust Mtg., Inc.
Orlando

1992—William M. "Mickey" Ross
Barnett Bank
Sarasota

1993—M. Jean Waters
Waters Mtg. Corp.
Ft. Lauderdale

1994—Robert J. "Bob" Jacobs
Chase Home Mtg. Corp.
Tampa

1995—Pauldie Ann Freeman
PMI Mtg. Insurance

1996—Thomas C. Palmer
American Home Funding, Inc.
Virginia

1997—Judy Taylor
GMAC Mortgage Corp. PA
Melbourne

1998—Darrell Schwartz
PNC Mortgage Corp.
Ft. Lauderdale

1999—Alan Robbins
Metro Bank
Coral Gables

2000—John Berkley
First American Title Insurance Co.
Orlando

2001—Kristina Holmen-Mohr
Wells Fargo Home Mortgage
Tallahassee

2002—Nancy Barnette
Attorneys' Title Insurance Fund
Orlando

2003—Larry Kelly
UGRIC
Coral Springs

2004—Ross Bennett, CMB
First Horizon Home Loans
Eustis

2005—Margie Fletcher
BB&T
Tallahassee

2006—Ray Castellanos
GMAC Mortgage Corp.
Miami

2007—Pamela Fendley
Attorneys' Title Insurance Fund
Orlando

2008—Chuck Ivy
EverBank
Jacksonville

2009—Eric Prutsman
Prutsman and Associates PA
Tallahassee

2010—Scott Maxwell
Orlando

2011—Brenda Thomas
MBA of Florida
Orlando

2012—Tim Allen, CMB
Genworth Financial
Naples

2013—Wade Hamby
The StoneHill Group
St. Petersburg

2014—Patti Spaniol
United Guaranty
Orlando

2015—Michael Culbertson
JP Morgan Chase
Houston, TX

2016—Alex Castellanos
Florida Community Bank, NA
Pinecrest

2017—Sandy Garcia
American BancShares Mortgage
Miami Lakes

2018—Dawn Henshaw
Genworth Mortgage Insurance
Valrico

2019—Dena Howrigan
Arch MI
Palmetto

2020—Sherry Wenrich
HomeBridge Financial Services
Orlando

2021—Michael Azzarello, CMB
Caliber Home Loans

2022—Sherry Gallitz, CMB
Union Home Mortgage

2023—Tim Allen, CMB
First Horizon Bank

2024—Dustin Owen
Waterstone Mortgage
Corporation