

Meeting Minutes 1/9/2025 12:00 PM

- Connie called the meeting to motion
- Jessie read the minutes from 11/14/2024 (December we did not meet due to Christmas Party). Sheri approved; Brenda seconded.
- Brenda Barr read the treasurer report of \$5,691.61. Sheri McIntosh approved; Christina Strickland seconded.
- New Members:
 - Howard and Hannah – Gil Brewer
- Old Business:
 - We are in compliance to maintain a board for this year
 - A huge thanks to the executive officers for getting everything submitted
 - The current board met on Friday January 3, 2025 to review executive board positions and obligations
 - Our executive board is down two members, a treasurer, and a director
 - Must be a realtor to be on the board
 - We will be voting on anyone interested in the position at next month's meeting
 - Board dues invoices were sent out on December 17, 2024 via email
 - They were due by the 1st of January, please submit by January 17th to avoid a \$25 fee
 - We will have to complete a fair housing course for this year
 - *Sheri made a motion to amend the Fair Housing Course, it needs to be completed within 3 years. Mike McCarty approved; Sue Walker seconded*
 - If you take it as a continuing education, please send to Kim Cordrey via email
 - If anyone would like to sponsor our safety course this year, please let us know
- New Business:
 - Robyn asked if any of the board affiliates would like to speak:
 - Josh Thompson with Technititle
 - We are seeing a trend to go outside of roundtable closings via remote online notarization, remote notaries, etc.
 - Discussed the pros and cons of online notarization
 - Max with 100 Doors Lending Team
 - Gave us tips to help gain leads and work on our pipelines
 - Also gave tips and tricks on highlights of different loan types
 - Emphasized encouraging your buyers to purchase instead of waiting on the fence. When rates drop, it increases the buyer pool and their capabilities
 - Peggy Hickey with Loan Depot

- Passed out pamphlets showing common differences between common loan types and one about several home buying programs for buyers to take advantage of
- Really encouraged using your local lenders
- Rodney Carruthers with Merchants National Bank
 - Discussed their capabilities at MNB, especially USDA and Construction loans
 - They are also hosting a coat drive currently along with collections for sleep in heavenly peace (bedsheets, pillows, etc.)
- Bob Schaad with Wilmington Savings
 - Discussed “Bridge” Loans and other opportunities at WSB
 - Welcome Home Grants will hopefully be coming out with information in the next month or two
 - They do a lot of construction loans there. He discussed the possibility of Wilmington growing in commercial properties and the trickle from WCH and surrounding areas projects in the next 5 years
- 50/50 raffle of \$40.00 was won by Bob Schaad
- Tony Falgner motioned to adjourn. Meeting adjourned.