



**Board of Directors National Board Meeting General Agenda**  
**Wednesday January 13, 2021**  
**2 PM PST; 3 PM MST; 4 PM CST; 5 PM EST**

**Zoom Call Information Provided Upon Registration**

- |           |  |                                  |
|-----------|--|----------------------------------|
| <b>1)</b> | <b>Call to order</b>                       | President Kerr                   |
|           | a. Roll call and Quorum Confirmation       | Secretary Layman                 |
|           | b. Roberts Rules for all Meeting           | Parliamentarian PNP Kantrowitz   |
|           | c. Agenda Approval                         | President Kerr                   |
|           | d. General Meeting Minutes Approval        | President Kerr                   |
|           | e. Designation of Minutes Review Committee | President Kerr                   |
|           | i. NVP Marie Guzman                        |                                  |
|           | ii. President Elect Mark Jennings          |                                  |
|           | iii. Secretary Lauren Layman               |                                  |
| <b>2)</b> | Welcome and Acknowledgement of Guest       | President Kerr                   |
| <b>3)</b> | <b>Financial Reports</b>                   |                                  |
|           | a. Monthly Financial Report                | Treasurer Wade                   |
| <b>4)</b> | <b>Administrative Report</b>               | Heather Kramer                   |
| <b>5)</b> | <b>Committee Reports</b>                   |                                  |
|           | a. Bylaws and Operating Procedures         | Open                             |
|           | b. Extensions                              | PNP Glenda Mooney                |
|           | i. Membership                              | PNP Glenda Mooney                |
|           | c. Finance                                 | Treasurer Wade                   |
|           | d. Ethics                                  | PNP TBD                          |
|           | e. Internal Audit                          | Open                             |
|           | f. Nominating                              | PNP Glenda Mooney                |
|           | g. Conference                              | PNP Jill Kinsman and Payton Kane |
|           | h. Member Benefits                         | President Elect Jennings         |
|           | i. Publications                            | PNP Kantrowitz                   |
|           | j. Education & Leadership                  | Paul Johnson                     |



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|----|--|--------------------------|
| 6) | Unfinished Business                            | President Kerr           |
|    | a. Ratify Motion for Budget Approval           | Treasurer Wade           |
|    | b. Ratify Motion Regarding Impact Services     | Secretary Layman         |
|    | c. Ratify Motion Regarding Management Contract | President Elect Jennings |
| 7) | <b>New Business</b>                            | President Kerr           |
|    | a. Conference update                           | President Kerr           |
| 8) | <b>Announcements</b>                           | President Kerr           |

**Next Meeting: Board of Directors Meeting**  
**Wednesday February 10, 2021**

**2 PM PST; 3 PM MST; 4 PM CST; 5 PM EST**

**Zoom Call Information Is Available Upon Registration**

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|-----|------------------------------------|----------------|
| 9)  | <b>Recess to Executive Session</b> | President Kerr |
| 10) | <b>Reconvene</b>                   | President Kerr |
| 11) | <b>Adjournment</b>                 | President Kerr |



**NAPMW BOARD OF DIRECTORS MEETING**

***December 9, 2020***

GENERAL SESSION Meeting was Guest Speaker Only with Financials Posted on Website

Our guest speaker was Rama Yanamandra, PHD Freddie Mac-Macro Senior Chief Economist.

Ms. Yanamandra's Bio is below:

Rama Yanamandra was appointed as a Senior Economist with the Economics and Housing Research Team at Freddie Mac in January 2017. In this position, Rama is responsible for primary and secondary mortgage market analysis and research, macroeconomic analysis and forecasting. Rama joined Freddie Mac in 2016 as a Consultant in the Servicing Portfolio Analytics Team. Prior to joining Freddie Mac, Rama was a consultant at the World Bank.

Rama holds a B.A. and M.A in economics from Delhi University and Jawaharlal Nehru University, India, and a PhD from George Mason University.

**Guests**

Mary Ellen Heathcote, PNP  
Glenda Mooney, PNP  
Heather Kramer

Jill Kinsman, PNP  
Nora Guerra  
Patti Eswein

Kay Talley, PNP  
Sandra Heidinger  
Rama Yanamandra

Ms. Yanamandra spoke and gave her presentation and then opened up for discussion after.

**ANNOUNCEMENTS:**

**Next Meeting: January Board of Directors Meeting**  
Wednesday, January 13, 2 PM PST; 3 PM MST; 4 PM CST; 5 PM EST;  
Zoom Meeting to be sent out

**Adjourn:** President Susan Kerr at 4:50 PM Central Standard Time

**Lauren Layman**  
**NAPMW National Secretary**

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**NAPMW**  
**PROFIT AND LOSS**  
December 2020

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	TOTAL
Income	
Education	2,380.00
Membership Dues	595.00
Uncategorized Income	1,466.44
<b>Total Income</b>	<b>\$4,441.44</b>
<b>GROSS PROFIT</b>	<b>\$4,441.44</b>
Expenses	
Bank Charges	39.71
Management Fee	1,145.00
National Board Conference Calls	79.99
<b>Total Expenses</b>	<b>\$1,264.70</b>
<b>NET OPERATING INCOME</b>	<b>\$3,176.74</b>
<b>NET INCOME</b>	<b>\$3,176.74</b>

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# NAPMW

## BALANCE SHEET SUMMARY

As of December 31, 2020

	TOTAL
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<b>ASSETS</b>	
Current Assets	
Bank Accounts	25,257.02
Other Current Assets	0.00
<b>Total Current Assets</b>	<b>\$25,257.02</b>
<b>TOTAL ASSETS</b>	<b>\$25,257.02</b>
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<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Other Current Liabilities	3,477.75
<b>Total Current Liabilities</b>	<b>\$3,477.75</b>
<b>Total Liabilities</b>	<b>\$3,477.75</b>
Equity	21,779.27
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$25,257.02</b>
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**Date:** 12/28/2020

**To:** NAPMW President and National Board

**Committee:** Member Benefits

**Committee Chair(s):** National Pres-Elect Mark Jennings

**Overview:** We're excited to offer many educational opportunities and platforms to our members this Board year, including:

- Discounted Certified Mastery of Leadership (CML) Education from \$495 to \$295 per course for NAPMW members
- 10% discount for NAPMW members for The Graduate of Mortgage Lending (GML) designation
- Take it and Go Leadership Training with Johnson Leadership
- Comprehensive new local President and Treasurer training

**Successes:** -Scheduled Presidents and Treasurer on-site training at 2021 Annual Education Conference in Memphis

**Challenges:** -COVID 19 related communication issues  
-Increase membership during Pandemic

**Next steps:** -Promote attendance to Annual Educational Conference May 4-7, 2021, Memphis TN