



---

---

## August Newsletter

---

---

### President's Message



IMBA members, I want to first thank you for the many congratulatory emails I received last month in response to being named President, it is greatly appreciated.

The Board of Directors met this past week virtually for our annual planning meeting. We've come out of that meeting with an agreed direction to add value through technology during the coming months. This includes webinars, virtual meetings, and even our annual conference to be held virtually! I'd encourage you to take advantage of the virtual conference cost and time savings to "send" more of your team using the Company registration option! This is a great chance to get your whole team involved in the IMBA!

AI also made the perhaps ill-advised decision to allow me to be an administrator on the IMBA Facebook account, so watch that page for announcements, news, and perhaps a funny moment here and there. If you have any news within your organization that you'd like to share on our page, please send either AI or myself an email, my email address is: [btraylor@centier.com](mailto:btraylor@centier.com), with the news you'd like shared. This could include new hires, promotions, philanthropic efforts, etc.

Keeping with the Virtual theme, the IMBA will also be offering a Virtual Future Leaders class this fall. This is again a great opportunity to be able to send additional participants that may not have been able to attend due to travel previously. Look for an email in the coming weeks to register for that great class.

Lastly, we are in the process of filling committee roles within the organization. If you'd like to get more involved in the IMBA (and who wouldn't want to?) please reach out to AI and have a discussion about where you may fit the best. For information on the committees you can volunteer for, as well as the form to fill out to do so, click [here](#). We're always eager to get perspectives of some new blood on our many committees.

I look forward to seeing and hearing from many of you virtually as the year progresses.

With much respect,

**Bryan Traylor, CMB, AMP**  
**Centier Bank**  
**2020/2021 IMBA President**  
[btraylor@centier.com](mailto:btraylor@centier.com)

---

---

## **Executive Director**

Charles Dickens once wrote, *'It was the best of times, it was the worst of times.....'* and I believe that sums up where we are at in mortgage banking today!

While we are experiencing unprecedented numbers of applications, with the latest figures from the national MBA showing that purchase volume is up 20% from a year ago and refinances up 80%, we are also continuing to see a tremendous number of mortgage loans, estimated at 3.7M, in forbearance. The good news on the forbearance number is that it has gone down now for 8 weeks in a row! Some other good news from MBA last week was that, for the first time in 8 months, their Mortgage Credit Availability Index went up, meaning that credit requirements started loosening.



As we go forward into the later stages of 2020, we will continue to work on keeping you informed in regard to the market nationally and around the state. Also, as we are unable to have meetings in person in the short-run, we are not only utilizing webinar and meeting technologies for the state events Bryan lists above (convention and Future Leaders), we recently conducted training with some of our chapter leaders so they can start planning virtual chapter meetings as well.

Stay safe and I look forward to being able to see many of you in person later this year or in early 2021!

**Alan Thorup, CRMP**  
**Executive Director**  
**812.537.1003**  
[inmba@sbcglobal.net](mailto:inmba@sbcglobal.net)

---

---

## **Featured Member**



Susan Schricker, a Senior Account Manager, for Meridian Title, has been a driving force behind the success of the Michiana Chapter for years! She joined the housing industry in 2006 as a Loan Originator, and switched to the title side with Meridian in 2008.

She resides in South Bend, and is involved in local real estate industry organizations beyond the Michiana Chapter as she is also a member of the St. Joseph Valley Home Builders Association, and, the Builders Association of Elkhart County." She likes to point out that she attended her first IMBA State Convention in

2009 and was HOOKED!!!! She looks forward to our state convention every year, and is a "Convention Ambassador" because she is always encouraging members and other industry professionals to attend!

Susan attended both Northwestern and IU, where she earned a Bachelors Degree. She was also a female vocalist for a Big Band Orchestra and a founding member of a thriving regional theater in Harrodsburg, KY. She has also been an avid upland game bird hunter with her two Brittany dogs!

---

---

**Phone: (812) 537-1003**

**Mobile: (317) 428-7699**

**Email: [ExecDir@IndianaMBA.org](mailto:ExecDir@IndianaMBA.org)**

**Website: <http://www.indianamba.org>**

