



Helping You Build
An Affordable Future

**BOARD
MEMBERS**

Vereen Smith
President

Brian Baggett
Vice President

Vacant
Secretary

Patsy Capps
Treasurer

Marlene Claytor

Terri Griffin

Kara Palmer Smith

Susan Thompson

**MEMBER
LENDERS**

Bank of America

Branch Banking & Trust

Cadence Bank

Capital City Bank

Envision Credit
Union

Florida Commerce
Credit Union

Hancock Bank

Regions Bank

Sunshine Savings Bank

SunTrust Bank

Tallahassee State Bank

Wells Fargo Home
Mortgage

TLC Newsletter

VOLUME 7, ISSUE 1

JANUARY 2012

TLC expands services to Big Bend counties



(L-R) Donald Phoenix -Southern District Director NeighborWorks America, Libby Lane, Vereen Smith, Eric Swanigan, Pat Gaver, Janeia Daniels Ingram and Douglas Gaither- Southern District Relationship Manager NeighborWorks America

In November 2011, the Tallahassee Lenders' Consortium (TLC) announced that it was awarded \$300,000 by NeighborWorks America to expand its services into four additional counties in the Big Bend area.

In January 2012, TLC began offering pre-purchase and foreclosure counseling services to low-income residents living in Madison, Jefferson, Gadsden and Wakulla counties. Resources came as a component of NeighborWorks' \$3.65 million expansion grant fund. TLC is using the money to establish satellite offices. "We are excited to be able to expand our services and

help more low-income families realize their dream of home ownership," said TLC's Executive Director Libby Lane. Satellite office locations and days of operation are as follows:

Monday- Madison County Administrator Office

(229 Pickney St, Suite 219, Madison)

Tuesday- Capital City Bank-Jefferson County

(800 S. Jefferson St, Monticello)

Thursday- Wakulla County Public Library

(4330 Crawfordville Hwy, Crawfordville)

Friday- Havana Community Tech&Learning Ctr

(914 S Main St, Havana)

Contact **Tonya McClure** at **850-510-6522** to

schedule an appointment today!

What's New at TLC?

Wells Fargo awarded \$5,000 to TLC in support of its **credit counseling program**. During the last fiscal year, TLC provided nearly 400 pre-purchase/budget counseling sessions. The recent grant contribution from Wells Fargo will assist TLC with increasing credit counseling services by 10% in 2012. "Wells Fargo is committed to helping low-income families obtain sustainable homeownership through education," said **Valerie Jenkins**, Senior Community Development Officer for Wells Fargo. "We are proud to award this grant to TLC to support their efforts in providing this education and building strong communities."

TLC welcomes the newest members of our team!

Welcome new TLC Board Directors **Patsy Capps**-City of Tallahassee, **Marlene Claytor**-Pepsi Refreshment Services, **Terri Griffin**-Florida Commerce Credit Union, **Kara Palmer Smith**-Economic Development Council of Tallahassee/Leon County and **Susan Thompson**-Smith, Thompson, Shaw, Minacci & Colon, P.A.

We also welcome new employee **Roni Melvin** to the TLC Staff as our **Administrative Assistant**.

TLC's Next Board Meeting will be Wednesday, February 15th at 11:30 a.m. at the Envision Credit Union 440 N. Monroe Street (2nd Floor Auditorium).



TLC STAFF

Libby Lane
Executive Director

Nicole Everett
Assistant Executive Director

Karen Blankenship
Reverse Mortgage Counselor

Len Hardy
Homeownership Specialist

Tonya McClure
Housing Administrator

Nancy Medefind
Homeownership Specialist

Roni Melvin
Administrative Assistant

NeighborWorks America gives TLC an official charter designation

As a component of TLC's Annual Board of Director's Meeting, NeighborWorks America presented the Tallahassee Lenders' Consortium with a charter. TLC became an affiliate of NeighborWorks America during the last fiscal year.

NeighborWorks America, the country's preeminent leader in affordable housing and community development, works to create opportunities for lower-income people to live in affordable homes in safe, sustainable neighborhoods that are healthy places for families to grow.

TLC has assisted over 1,800 families purchase homes through its down payment assistance program. Last year, TLC provided homeownership education and counseling to more than 1,000 families, helping many of them buy their first homes.

NeighborWorks® America District Director Donald Phoenix congratulated TLC for its high productivity, dedication and accountability. "NeighborWorks network membership provides TLC access to resources that strengthen its ability to serve the Big Bend Area, create jobs, and contribute to local economic growth. We are proud to have productive and effective organization join our network of excellence," said Phoenix.



CHARTERED MEMBER



TLC Executive Director and Board Members pose with representatives of NeighborWorks at the October 19th Chartering Event



Tallahassee Mayor John Marks gave remarks at the TLC NeighborWorks Chartering Event, along with Florida Representative Alan Williams (D-Tallahassee)

ATTENTION:

Effective February 1, 2012 credit report fees will be increasing to \$15.00 for individual reports and \$30.00 for joint reports.

Annual Board Meeting welcomes new charter, officers



Pat Gaver accepting BB&T's award for being TLC's Top Producing Lender for FY 2010-11.

On **October 19, 2011**, the Tallahassee Lenders' Consortium (TLC) conducted its Annual Meeting in a rather posh fashion on the 22nd floor of the Florida State Capitol. The purpose of the yearly meeting was to recognize TLC's accomplishments, as well as the individuals who took part in promoting its mission.

Hancock Bank Loan Officer, **Laura**

Wells, was recognized as the top loan producer for the fiscal year 2010-2011. **BB&T** was recognized as the top loan producing lender for the fiscal year 2010-2011.

Current and former TLC Board Directors during the 2010-2011 fiscal year were presented awards in appreciation for their service. Awardees included **Vereen Smith**—President, **Pat Gaver**—Vice President, **Brian Baggett**—



Laura Wells of Hancock Bank was named the top producing loan officer for 2010-2011.



After lunch, meeting attendees enjoyed stunning views of the city from the top of the state capitol building.

Commerce Credit Union), **Kara Palmer Smith** (Economic Development Council of Tallahassee/Leon County), and **Susan Thompson** (Smith, Thompson Shaw, Minacci & Colon P.A.).

Board member lenders **Vereen Smith** (Capital City Bank) and **Brian Baggett** (Sunshine Savings Bank) will remain on the board and complete their service terms.



Former board director, Eric Swanigan, receives an appreciation plaque for his service during FY 2010-11.

Secretary, **Janeia Daniels Ingram**—Treasurer, **Eric Swanigan**—Director, **Anthony Davis**—Director, and **LaFonda Wilson**—Director. In addition to receiving a **NeighborWorks Charter** and honoring the 2010-2011 board members, the general membership elected and welcomed new directors.

TLC installed new board members for the 2011-2012 fiscal year and they are as follows: **Patsy Capps** (City of Tallahassee), **Marlene Claytor** (PEPSI Refreshment Services), **Terri Griffin** (Florida



Former board member Janeia Daniels Ingram accepting her award from Libby for outstanding service during FY 2010-2011.

Donation Request

The Tallahassee Lenders' Consortium, Inc. is a not-for-profit corporation classified as an exempt 501(c)3 organization by the IRS. Therefore donations from corporations and individuals qualify for maximum tax benefits allowable by the IRS.

If you are interested in learning about how to donate to TLC, please contact our Executive Director, Libby Lane, at llane@tallahasseelenders.org or call (850) 222-6609 ext 104.

Tallahassee Lenders' Consortium

Helping You Build an Affordable Future



ATTENTION:

Effective February 1, 2012 credit report fees will be increasing to \$15.00 for individual reports and \$30.00 for joint reports.

Our office will be closed on
Monday, February 20, 2012 in
observance of President's Day.



Our mission is to make the dream of affordable homeownership a reality by improving people's ability to obtain and retain safe, affordable housing through: creating housing options; providing homebuyer education; and providing access to affordable financing.

Loan modification scammers can take your money and your home if you're not cautious and well-informed. Anyone can be a victim—but you don't have to be.

What is a loan modification scam?

1. A company/person asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
2. A company/person guarantees they can stop a foreclosure or get your loan modified.
3. A company/person advises you to stop paying your mortgage company and pay them instead.
4. A company pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read, and you don't fully understand.
5. A company claims to offer "government-approved" or "official government" loan modifications.
6. A company/person you don't know asks you release personal financial information online or over the phone.

Education Calendar

Orientation

Leon County Public Library

6:00 pm—8:00 pm

Offered: January 10 & 23, February 6 & 21, March 13 & 26

Homebuyer Education Part I

Tallahassee Board of Realtors

5:30 pm—8:30 pm

Offered: January 4, February 1, March 7

Homebuyer Education Part II

Tallahassee Board of Realtors

5:30 pm—8:30 pm

Offered: January 5, February 2, March 8

Homebuyer Education Parts I- II

Tallahassee Board of Realtors

9:00 am—3:00 pm

Offered: January 21, February 25, March 17

Personal Financial Education

B. L. Perry Public Library

6:00 pm—8:00 pm

Offered: January 12, February 23, March 22

Home Buyer's Club

Tallahassee Board of Realtors

6:00 pm—8:00 pm

Offered: March 19



MEETING LOCATIONS

Leon County Public Library

200 West Park Avenue (Room A)

Directions: Downtown, East of Duval West of Bronough Streets

Tallahassee Board of Realtors

1029 Thomasville Road

Directions: Between 4th and 5th Avenue across from What-A-Burger

B. L. Perry Public Library

2804 South Adams Street

Directions: South on Adams across from Main Post Office.

Please call our office at (850) 222-6609 to pre-register for classes.

Visit www.preventloanscams.org