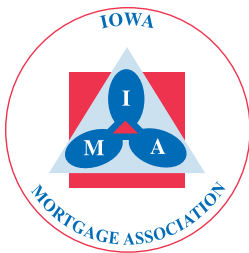


IOWA MORTGAGE ASSOCIATION

09-10 Membership Directory



www.iowama.org

IOWA
MORTGAGE
ASSOCIATION
09-10 Directory

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IMA Mission Statement

The Iowa Mortgage Association is dedicated to the preservation, progress and improvement of mortgage lending in the State of Iowa. We are proactive with legislative initiatives and provide our members with quality professional education. We encourage high standards of professional ethics and integrity from our members and affiliates, and promote these principles throughout our communities.

IMA Goals & Objectives: As a benefit to its members, the IMA facilitates and encourages networking and mutual cooperation among individuals and companies participating in the association. The IMA will receive, gather and disseminate such information as may seem helpful to the members in an effort to promote the exchange of ideas and to assist members in an effort to keep abreast of industry changes in order to enhance their position of assisting the public with their mortgage lending needs. Also, the IMA will publish and circulate literature and publications, as well as provide vocational guidance, to its members and the public with an emphasis on improving the quality and service available in mortgage transactions. The IMA will also support political candidates and/or lobbying efforts being beneficial to the industry along with a concentrated effort of keeping abreast of legislative issues affecting the industry and take appropriate action as deemed necessary by the Board of Directors for the welfare of the public and the IMA membership.

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1959 Bob Beal
- 1960** Clyde Rowe **1961** Keith Howard
1962 Bob Wilson **1963** John K. Benoit, Sr.
1964 Ed Nuddleman **1965** John Buckley
1966 Harris Magnusson **1967** Donald Payne
1968 William Kovacevich **1969** Jim Smith
- 1970** Donald Gough **1971** Paul Ashby
1972 Loren Dorr **1973** Charles Drees
1974 William Landhold **1975** Robert Schreiner
1976 Jerry Welker **1977** Larry Hill
1978 Donald Payne **1979** Dean Hannam
- 1980** Glenn Rossitor **1981** Jim Mullin
1982 Harley Martin **1983** Ralph McAdoo
1984 Richard Husband **1985** Robert Burns
1986 Dan Stevens **1987** John Amelse
1988 Clay Mowers **1989** Darrell Pierce
- 1990** John Kallemyn **1991** Linda Budde
1992 Jerry Jensen **1993** Rick Breuss
1994 Bill O'Riley **1995** Lucy Rauen
1996 Tom Doty **1997** Joanne Konz
1998 B.J. Schneiderman **1999** Dan Vessely
- 2000** Scott Warren **2001** Mark Hoffschneider
2002 John Doellinger **2003** John Doellinger
2004 Brian Lampe **2005** Steve Greig
2006 Kevin Wosmansky **2007** Becki Rogers-Neese
2008 David Horak **2009** Christy Allison

Committees

EXECUTIVE COMMITTEE

DUTIES: To meet once a year to review and make any needed changes and/or additions to the IMA “three-year plan” and IMA bylaws; meet as needed to review and make recommendations to the Board as to the complaints and misconduct by IMA members; and review and approve annual budgets for IMA and for individual committees.

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OBJECTIVE: To plan, organize and carry out the Annual Convention of the IMA. Its members to consist of at least three appointed by the President with their term of service being three years.

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IOWA MORTGAGE

EDUCATION COMMITTEE

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LEGISLATIVE COMMITTEE

OBJECTIVE: To emphasize the Association involvement in legislative matters affecting the mortgage banking industry, and to maintain and strengthen contact with state legislators.

DUTIES: Make available for review by the Executive Committee and IMA members, any pending and/or existing legislation affecting the mortgage banking industry and report any recommendations to the Board of Governors, who will then provide direction to the Committee as to the position of the Association and what action should be taken.

To provide the instrumentation whereby the position and input of the Association may be made known either through direct correspondence with legislators or through various lobbying factions.

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MEMBERSHIP COMMITTEE

OBJECTIVES: To assist the Board of Directors of IMA with efforts to retain and expand membership; identify and recruit qualified members involved in the mortgage banking industry; to encourage professional conduct by members and ensure members compliance with the Association's Code of Ethics.

DUTIES: To compile an ongoing list of active and potential members for IMA; create the necessary documentation for an annual membership drive, including dues remittance information, general membership information and mailing of membership solicitation information to past and potential members with necessary follow up; active ongoing solicitation of new members and reporting to Board of unethical conduct by members.

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IOWA MORTGAGE

COMMUNICATION COMMITTEE

OBJECTIVES: To keep the membership regularly informed about topics/issues that affect the mortgage lending industry.

DUTIES: To work closely with the IMA and Board members to obtain timely information for dissemination to the membership.

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The Early Years

It is believed that the Iowa Mortgage Association was originally formed due to the increasing number and type of mortgage lenders who were entering into the business of mortgage lending. Banks, insurance companies, savings and loans, and mortgage loan correspondents were all interested in promoting legislation which would favorably impact those making mortgage loans. Some of the early legislation involved lien laws. In addition, there was a need for education and training.

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IOWA MORTGAGE

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IOWA MORTGAGE

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Sioux City, IA 51106

ByLaws of Iowa Mortgage Association

ARTICLE I NAME

The name of this Association shall be, and remain, "Iowa Mortgage Association."

ARTICLE II PLACE OF BUSINESS

The IMA shall maintain its principal office in the City of Johnston, County of Polk, State of Iowa.

ARTICLE III NON-STOCK ASSOCIATION

The IMA shall be a non-issuing stock Association and no dividends shall be declared to the members thereof.

ARTICLE IV OBJECTS

SECTION 1: The objects and purposes of the IMA shall be:

- (a) To promote the welfare of the mortgage lenders of Iowa and to improve their service to the community;
- (b) To promote a spirit of cooperation among the various persons or organizations who constitute the IMA and for the encouragement and assistance of its members;
- (c) To encourage among its members, closer personal acquaintance and friendly spirit of mutual cooperation;
- (d) To gather, receive and disseminate such information as may seem helpful to the members, to exchange ideas in rendering mutual assistance and to provide helpful vocational guidance;
- (e) To forward and promote the general welfare and prosperity of the members and to improve by any and all lawful means, their status and condition;
- (f) To publish and circulate literature and publications of any kind and description and to educate the public as to the service which can be rendered by the members of IMA;
- (g) To donate money to political candidates and/or lobbying efforts being beneficial to the industry.

SECTION 2. In carrying out, and giving effect to the privileges and purposes of this Association, the IMA shall have the power:

- (a) To do all things necessary or appropriate to give effect to and carry out the objects and purposes of the IMA;
- (b) To sue and be sued;
- (c) To accept gifts, contributions and donations to be used for the promotion and general welfare of the IMA;
- (d) To exercise all rights and privileges conferred by law upon nonprofit associations or corporations.

ARTICLE V DURATION

The corporate period of the IMA shall begin on the date that the Secretary of State issues a Certificate of Incorporation, and shall be perpetual, unless sooner dissolved by a three-fourths (3/4ths)

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vote of all members present at a regular or special meeting called for that purpose, or by operation of law.

ARTICLE VI MEMBERSHIP

SECTION 1: The membership of the IMA shall be divided into three (3) classes, known as participating members, associate members and honorary members, as follows:

- (a) **PARTICIPATING MEMBERS.** Any organization doing business in the State of Iowa or any immediately adjacent state which is engaged in the business of originating, servicing, insuring or investing their own funds or the funds of others in real estate mortgages or equities. Such organizations shall include, but not be limited to: mortgage bankers, mortgage brokers, banks, savings and loan associations, savings banks, trust companies, life insurance companies, private mortgage insurance companies, credit unions, pension funds, real estate investment trusts, and any other type of organizations whose primary purposes are as aforesaid.
- (b) **ASSOCIATE MEMBERS.** Any organization doing business in the State of Iowa or any immediately adjacent state which is engaged in the business of providing services or benefits to participating members, and who otherwise subscribe to the purposes of the IMA, and who meet with such other uniform requirements as may be established from time to time by the Board of Governors (the "Board"), shall be eligible for Associate Membership. Such organizations shall include, but shall not be limited to: commercial mortgage brokers, appraisers, accountants, attorneys, architects, engineers, surveyors, insurance agents, realtors, builders, developers, credit bureaus, title insurance companies, and any other type of organization who has a purpose as aforesaid.
- (c) **HONORARY MEMBERS.** Any person, firm or corporation may be chosen and awarded an Honorary Membership by the Board under such terms and with such privileges as the Board shall determine.
- (d) **INDIVIDUAL MEMBER.** Any individual doing business in the State of Iowa or any immediately adjacent state who is engaged in the business of, or is employed by an organization engaged in the business of originating, servicing, insuring or investing their own funds or the funds of others in real estate mortgages or equities. Such individuals shall include, but not be limited to: mortgage bankers, mortgage brokers, credit union professional, loan originators and any other professional whose primary purposes are as aforesaid.

SECTION 2. Privileges of all members shall be equal, except only those holding Participating Memberships shall have the right to vote and hold office.

SECTION 3. Any person, firm, corporation or association seeking membership shall be considered for election, only when proposed in writing by a member in good standing. The Board may vote on the candidate(s) by mail. The candidate(s) will be declared elected

IOWA MORTGAGE

to membership upon the IMA Secretary receiving clear ballots from at least three-fourths (3/4ths) of the constituted quorum of the Board.

SECTION 4. A member may be suspended or expelled from the IMA for due cause in accordance with the Rules of Procedure of the Ethics and Standards of Practice Committee as established by the Board.

ARTICLE VII DUES

The annual dues shall be:

- (a) Determined by the Board each fiscal year and payable in advance on or before the beginning of each fiscal year. Board may prorate this amount for the expired portion of a fiscal year during which new members may be elected;
- (b) The annual dues may be increased or decreased at any regular or special meeting of the Board upon the affirmative vote of at least two-thirds (2/3rds) of the members present at said meeting.

ARTICLE VIII OFFICERS

SECTION 1: The officers shall be President, President Elect, Vice President, Secretary, Treasurer, and such other officers as the Board deem necessary, whose duties shall be those usually pertaining to such offices. All officers shall be elected, except as provided below. The term of office shall be one (1) year, or until the next annual meeting has been held and the newly elected officers installed. The President shall, from time to time, appoint such other representatives of the IMA and Committees as may be determined necessary. The President-Elect will automatically be installed as President at the Annual Meeting following his or her term as President-Elect. All Officers shall be Participating Members of the IMA.

SECTION 2: The Board shall consist of all duly elected officers, together with a minimum of five

(5) members elected in the same manner as the officers, and for the same term. No more than a total of two (2) Associate or Honorary members shall serve simultaneously on the Board.

SECTION 3: Any member of the Board may be removed from the Board upon a vote of 2/3 of the entire Board at any meeting allowed by these by-laws. The member who is the subject of the vote of removal shall be notified in writing by the President of his or her prospective removal not less than 14 days prior to the meeting at which the removal vote is held.

SECTION 4: If a vacancy should occur during any year, the same shall be filled by a majority vote of the Board.

SECTION 5: The business and prudent affairs of the IMA shall be managed by the Board, but they shall not transact any business on the behalf of the IMA, except when four (4) or more Board members are present in person, or have voted by mail within a reasonable time after being notified in writing by the Secretary. The Board may adopt such rules and regulations, and Bylaws by a two-thirds (2/3rds) vote of all members of the Board for the conduct of the IMA's business as it shall, from time to time,

ASSOCIATION

deem advisable, and may, in the execution of the powers granted, appoint such agents, and establish or terminate authorized and other committees as it may consider necessary.

ARTICLE IX MEETINGS

SECTION 1: The fiscal year of this IMA shall commence on the first day of January, and end on the 31st day of December of each year.

SECTION 2: The annual meeting of the IMA shall be held during the annual convention, which date shall be determined by the Board. The proposed new Officers and Board will be presented to and voted on by the members present and installed during the annual meeting.

SECTION 3: The President may call regular monthly meetings as is desired. Special meetings may be called by the President, Board, or by the request of any ten (10) members of the IMA.

SECTION 4: The IMA shall have the right to conduct any and all business at the annual, monthly or special meetings. Notices of each annual or special meetings shall be mailed to all members at least ten (10) days prior to the date set for said meeting.

ARTICLE X FUNDS

SECTION 1: Unless otherwise specified by the donor, any and all funds of the IMA may, from time to time, be expended, invested and reinvested in such a manner and upon such security or plan as may be approved by a majority vote of the members of the Board present at any meeting convened by the President.

SECTION 2: All releases of liens, judgments or other claims required by law to be of record, may be executed by either the President, Vice President or Secretary or Treasurer of the IMA.

ARTICLE XI PRIVATE PROPERTY

The private property of the members of the IMA shall be exempt from corporate and personal liability and the Article shall not be changed, except by approval from at least two-thirds (2/3rds) of all the Participating Members present at the annual meeting.

ARTICLE XII AMENDMENTS

Amendments to these Articles may be presented and approved at any annual meeting of the members, providing written notice of said annual meetings has been given to all members, by mail, or as herein provided. Said notice does not have to specifically advise of any proposed amendments; if a special meeting is called for the purpose of proposing amendments to these Articles, notice must be given to all the to be proposed. The proposed amendments or changes to these Articles must be approved by at least two thirds (2/3rds) of all Participating Members present at the annual meeting.

These Restated Articles of Incorporation correctly set forth the provisions of the Articles of Incorporation as hereby amended, were adopted as required by law at the September 15, 1993 annual meeting of members and supersede the original Articles of Incorporation and all amendments thereto.

Dated: September 4, 2003