



TENNESSEE MORTGAGE BANKERS ASSOCIATION ANNOUNCES 2020 SCHOLARSHIP WINNERS

TNMBA Celebrates 60th Anniversary Year by Awarding \$8,000 in Scholarships Across Tennessee

The Tennessee Mortgage Bankers Association (TNMBA) awarded \$8,000 in college scholarships for 2019, according to Karley Bond, President-elect of TNMBA, who directed the association's scholarship program this year.

"These scholarships are part of TNMBA's annual commitment to support and encourage students who represent the future of the mortgage profession," said Bond. "The applicants this year were all very impressive. The recipients are always very thankful for the financial support, and even more appreciative in these uncertain times. It is a pleasure to be able to provide this support for them as they prepare for careers in this rewarding profession."

There were four scholarships awarded this year, each valued at \$2,000. They were awarded to Paul Arrowood, of Johnson City; Elizabeth ("Monroe") Flowers of Ooltewah (Chattanooga); Sarah Ngerwathana, of Martin; and Tiffany Search Wright of Mt. Juliet.



Paul Arrowood is a junior at East Tennessee State University in Johnson City, majoring in Economics. He has made the Dean's List every semester, is an Eagle Scout and is currently employed by People's Home Equity in Johnson City.



Elizabeth ("Monroe") Flowers will graduate from Silverdale Baptist Academy in May of 2020 and begin attending the university of Tennessee Chattanooga in the fall of this year. She is on the Honor Roll at her school, is a participant in the Chick-Fil-A Leadership Academy, and involved in multiple community service organizations, including the Chattanooga Food Bank.



Sarah Ngerwathana will graduate from the University of Tennessee Martin in May with a major in Business Administration and minor in Accounting. She begins her Masters program there in the fall of this year. Sarah is a member of the Tennessee Society of Certified Public Accountants, National Society of Leadership Success and Financial Management Association, and is currently employed by First Community Bank of the Heartland.



Tiffany Searcy Wright, a Senior Mortgage Loan Officer at Synovus Bank in Nashville, will be pursuing her Certified Mortgage Banker designation. She has 24 years of experience as a mortgage professional, serves as a director of TNMBA and is active in multiple professional association including NAREB, TNHAC, NBCC, NAHREP, NAGLREP and NAMMBA.

In addition to its ongoing college scholarship offerings, TNMBA introduced two new scholarships in 2020 as part of the celebration of the association’s 60th anniversary. Flowers is the first recipient of the new scholarship for any high school graduating senior whose parent or company is an active member of the TNMBA. Wright, an African American female, is the recipient of the first scholarship for a TNMBA member, who is also a member of an underrepresented population in the mortgage profession, that plans to pursue the Certified Mortgage Banker (CMB) designation.

According to Bond, the qualifications for college scholarship applicants include:

- Current Tennessee Residency.
- Junior, senior or MBA status in a four-year accredited college/university or Master’s program in Tennessee.
- Demonstrate course interest and direction related to the mortgage and financing profession (business, finance, economics, real estate, banking, etc.).
- Demonstrate a GPA of at least 3.0 on a 4.0 scale. (Provide most recent transcript).
- The ability to provide 3 references.

Bond says “TNMBA looks forward to continuing this initiative and building an even stronger future for our profession as these students develop their careers in the coming years, here in Tennessee.”

About Tennessee Mortgage Bankers Association

TNMBA, founded in 1960, was organized to promote ethical, efficient, and professional business practices in mortgage financing, benefiting businesses and individuals seeking mortgage loans. It is an affiliate of the national [Mortgage Bankers Association](#) and includes five active chapters in Tennessee, located in Chattanooga, Knoxville, Memphis, Nashville, and Tri-Cities.

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