



# Impact Newsletter

## Hispanic Heritage Month

WHY THIS MATTERS FOR GROWTH IN OUR COMMUNITIES

Miguel Vega



[Learn more about NAHREP](#)

[Nahrepnashville.org](http://Nahrepnashville.org)

**Population Growth:** The Hispanic population in the United States has been growing, and with a larger population, there's a higher likelihood of individuals seeking homeownership.

**Younger Demographic:** Hispanics tend to have a younger median age compared to other demographic groups. As this population matures, they are more likely to enter the housing market.

**Increasing Income:** Many Hispanics have been experiencing improving economic conditions, leading to higher incomes and improved affordability for homeownership.

**Cultural Values:** Homeownership is often valued in Hispanic culture, and it can be seen as a symbol of stability and success.

**Government Initiatives:** Various programs and initiatives have been implemented to promote homeownership among minority groups, including Hispanics.

**Education and Awareness:** Increased efforts to educate potential Hispanic homebuyers about the benefits and processes of homeownership have contributed to the upward trend.

[LEARN MORE](#)

# CONGRATULATIONS TO OUR NEW CMBs

## KARLEY T. BOND & AIMEE MACILVEEN

Congratulations to Karley Bond, CMB, AMP and Aimee MacIlveen, CMB, AMP, Tennessee's newest members of the Society of Certified Mortgage Bankers, (CMB)! Both members of the TNMBA DEI Taskforce, Karley and Aimee have achieved the highest professional designation in real estate finance. We asked them to each reflect on their arduous but rewarding CMB journey.



Karley T. Bond, CMB, AMP

*"As I reflect on my journey to obtain the CMB designation, Theodore Roosevelt's words, "nothing worth having comes easy," resonate with me. While it was certainly challenging, the sense of accomplishment and growth made every step worthwhile. To push yourself to learn, grow, and step outside of your comfort zone is one of the best things you can do for yourself both personally and professionally. To me, this achievement showcases my expertise, passion, and commitment to this industry. The support I received from countless individuals was instrumental in my success, inspiring me to pay it forward as an encourager and mentor for others on their paths to greatness. This designation means so much to me and I look forward to being an advocate for others and helping them reach their full potential."*

*"It was my goal to pursue my CMB because it defined professional success. All too often as loan officers, we rely on production numbers to determine if we are a success. Despite that conventional wisdom, I believe production is just one spoke of the success wheel. I wanted to learn all aspects of the industry I am so passionate about. The CMB designation shows my borrowers, my employers, and my industry peers my dedication to our real estate finance world."*



Aimee MacIlveen CMB, AMP

[LEARN MORE](#)

# DEI Champion Spotlight

US BANK



Kacie Lynch and Kelvin Truss are two of the 12 U.S. Bank mortgage loan officers who are part of the bank's first-ever training and development program designed to create future mortgage leaders who represent all the communities the bank serves, starting with Black consumers. The program is part of the company's broader Access Home commitment, focused on closing homeownership gaps in underserved communities.

In their roles, Lynch and Truss work with community organizations across the state to let potential homebuyers know about tools and programs that can help them become homeowners and address common misconceptions.

LEARN MORE

## CDFIs Grow in Tennessee

The Housing Fund –a nonprofit Community Development Financial Institution working statewide to increase homeownership and access to affordable housing among low-to-moderate-income Tennesseans– recently cut the ribbon on its new office space at 1009 Gallatin Pike South in Nashville's Madison neighborhood.

CDFIs like The Housing Fund play a crucial role by providing financial services and resources to underserved populations and communities. They offer affordable loans, investments, and banking services to individuals, small businesses, developers, nonprofits and organizations that may have limited access to traditional financial institutions and credit. CDFIs help stimulate local economic growth, create jobs, and promote financial inclusion, ultimately contributing to overall well-being.



CDFIs in TN

# Are You The Next Scholarship Winner?

**DEI SCHOLARSHIP APPLICATIONS OPEN IN JANUARY 2024**

Since 2020, TNMBA's DEI Scholarships have promoted equal access to educational opportunities for underrepresented groups in the real estate finance industry. These scholarships support individuals from diverse backgrounds by providing financial assistance to pursue industry designations such as AMP, CMB, CRU, RCMS, CMCP and other education and industry activities. By doing so, DEI scholarships contribute to creating a more inclusive and diverse academic environment, fostering representation, and opportunity for growth within our industry. Look for more information on how you can apply for the DEI Scholarship coming January 2024!



Previous winners include Tiffany Searcy Wright (2020, earned CMB and AMP designations), Aimee MacIlveen (2021, earned CMB and AMP designations), Jennifer Green (2022, earned CMB and AMP designation, graduate of MBA's Future Leaders Program), and Troy Smith (2023, currently enrolled in School of Mortgage Banking I pursuing AMP designation).

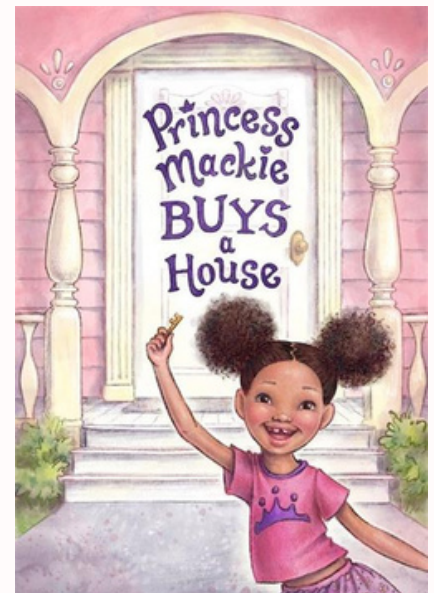
[LEARN MORE](#)

## Join the Princess Mackie Book Challenge

**EDUCATING OUR YOUTH ON THE POWER OF HOMEOWNERSHIP**

Every Princess Deserves Her Very Own Castle. In **Princess Mackie Buys a House**, children follow the adventures of Princess Mackie, gain a better understanding of the path to homeownership, and learn valuable lessons about other financial concepts such as generational wealth-building, saving money, budgeting, and goal setting.

Please help MBA reach their goal of distributing 10,000 books nationwide by our [Annual Convention](#) in Philadelphia this October. You have the option to purchase [standard copies](#) or [customized copies](#) branded with your company's logo to distribute. It's a great way to start these conversations early and increase minority homeownership. Let's work together to make homeownership a reality for families across America.



[ORDER YOURS TODAY!](#)



Tennessee Mortgage Bankers Association



TNMBA is thrilled to announce our partnership with Middle Tennessee State University for an evening of networking and engaging discussions with students. The event will take place on September 28th, 2023 at 6pm at The Boulevard Bar & Grille in Murfreesboro, TN. A diverse panel of professionals representing various backgrounds within the real estate and finance industry will be present for the event. We warmly invite all members and affiliates to attend and take the opportunity to network with the students at the event. This event marks the initial steps in a strong partnership with MTSU and we are excited about the possibilities ahead and the positive impact we can create together. If you or your company is willing to provide promotional items or door prizes, please contact Karley Bond at [karley.bond@regions.com](mailto:karley.bond@regions.com) or Kim Miller at [kmiller@archmi.com](mailto:kmiller@archmi.com).



## School of Mortgage Banking II

**CLASSES IN NASHVILLE THIS DECEMBER**

Do not miss your opportunity to further your education and unlock new opportunities for yourself in this industry! Enroll for SOMB II class offered in Nashville Dec. 5th-8th. Education equips you with knowledge, skills, and insights that empower personal growth and professional development. Invest in yourself today!

**REGISTER TODAY!**



**GET INVOLVED WITH YOUR LOCAL CHAPTER**

See what's happening across the state! View the events calendar below.

**SEE EVENTS CALENDAR**



## East

KMBA members attend NAREB Knoxville's "Off The Clock" mixer, introducing the chapter to the community of real estate professionals in the area.



Diversity, Equity  
and Inclusion  
Speaker:  
Dionne Jenkins

## East

Chattanooga Mortgage Bankers Association's August Luncheon features a speaker, Dionne Jenkins, discussing the importance of Cultural Awareness and the principles of Diversity, Equity and Inclusion.

## Middle

Several members of Nashville Mortgage Bankers Association celebrated by attending NAREB Nashville's Black Excellence in Real Estate Awards Ceremony.



## Middle

NMBA members attend the NAHREP Nashville's Latino Economic Impact Public Policy forum.

**TNMBA's  
DIVERSITY,  
EQUITY &  
INCLUSION  
TASKFORCE**



**Work with us today**

**HAVE ANY QUESTIONS ABOUT JOINING THE TASKFORCE?**

Learn how you can support the DEI Taskforce in future initiatives.

**VISIT OUR WEBSITE**