The Mortgage Bankers Association (MBA) is the national association representing the real estate finance industry, an industry that employs more than 280,000 people in virtually every community in the country. Headquartered in Washington, D.C., the association works to ensure the continued strength of the nation’s residential and commercial real estate markets; to expand homeownership and extend access to affordable housing to all Americans. MBA promotes fair and ethical lending practices and fosters professional excellence among real estate finance employees through a wide range of educational programs and a variety of publications. Its membership of over 2,200 companies includes all elements of real estate finance: mortgage companies, mortgage brokers, commercial banks, thrifts, REITs, Wall Street conduits, life insurance companies and others in the mortgage lending field. For additional information, visit MBA’s Web site: www.mba.org.

**Joel Kan**

**Associate Vice President of Economic & Industry Forecasting**

Joel Kan serves as Associate Vice President of Economic & Industry Forecasting for the Mortgage Bankers Association. In this role, he is responsible for MBA’s macroeconomic and housing market forecasts and oversees the production of MBA’s industry surveys, including the Weekly Mortgage Applications Survey, Builder Applications Survey, and Mortgage Credit Availability Index – three of the association’s high-profile surveys. Mr. Kan presents regularly on the economy and housing market at MBA and industry events, and is interviewed and quoted frequently in national, local and industry media outlets.

Prior to joining the MBA, he worked in Ernst & Young’s Quantitative Economics and Statistics (QUEST) group. He holds a B.Sc. in Economics and Statistics from the University of Michigan, Ann Arbor.