In this toolkit, you will find:

- How the Mortgage Action Alliance (MAA) benefits our industry
- Checklists for running a company campaign
- Sample communications
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DEAR COLLEAGUE,

The Mortgage Action Alliance® (MAA) is the only free grassroots lobbying organization representing the interests of the entire real estate finance industry in Washington, DC and state capitals across the country. MAA puts collective pressure on our elected officials to do the right thing for our industry when it is most important.

Federal and state governments continue to play an increasingly large role in our industry, ultimately impacting our businesses. Through direct grassroots advocacy and relationship building, MAA enables you to play an active role in the creation of laws and regulations affecting your livelihood. Successful advocacy often boils down to a numbers game and we need more voices speaking on our behalf to make policymakers pay attention.

Please use the tools in this kit to encourage your staff, team members and industry colleagues to sign up and get active in MAA. Every voice counts and we need yours.

Sincerely,

Jeffrey C. Taylor
2019–2020 MAA Chairman
Co-Founder & Managing Director
Digital Risk
Advocacy is defined as the act or process of supporting a cause or proposal. We advocate every day for our industry and can’t do it alone. Below are some key terms to help you get started on your advocacy journey.

**Grassroots Advocacy**

- The promotion of an idea, proposal, or cause through education, outreach, and constituent mobilization.

- The process of communicating with the general public and asking them to contact their local, state or federal officials regarding a certain issue.

- Grassroots advocacy is considered indirect lobbying.

  + Grassroots advocacy initiatives look to involve citizens who are personally affected by an issue that an organization cares about.

  + They care about it so much that they ‘plant seeds’ of concern and try to grow awareness and engage citizens organically, like grass. Hence the name.

**Lobbying**

- Asking an elected official to take a particular position or vote a certain way on a specific piece of legislation or rule.

- Lobbying is regulated and constitutionally protected.

- Professional lobbyists research and analyze legislation or regulatory proposals, attend congressional hearings, and educate government officials.

**Call to Action**

- A Call to Action is when MAA members are asked to contact their elected officials on an issue affecting the real estate finance industry.

**Political Action Committee (PAC)**

- A group of people with common goals or interests who pool their money to support candidates running for office.

- PACs support political candidates who represent the views of their members.
ABOUT MAA

The Mortgage Action Alliance is the premier grassroots lobbying organization representing the entire real estate finance industry. Affiliated with the Mortgage Bankers Association (MBA), MAA enables you to quickly and easily speak directly with your members of Congress, state legislators and federal regulators about the impact of proposed legislation or regulations on your business.

Speak Up Now

With residential, commercial and multifamily issues on the Congressional and state legislative agendas, your political activism is vital. Issues affecting the industry are decided by elected officials and regulators who may or may not understand our interests and concerns. They need to hear directly from you to explain how their actions affect you, your company, and the consumers you serve.

How It Works

MAA is free, open to all professionals who work in the real estate finance industry, non-partisan and easy to participate in. When an issue relating to our industry hits a critical point in Washington, DC, or your state capital, you will receive a “Call to Action.” To respond, you simply follow a few short steps to send a pre-drafted message (which you can also personalize) stating the industry’s position to the policymakers that matter.

Get Started

Sign up now at mba.org/joinmaa and encourage your colleagues and staff to join as well.

All members are required to re-register annually to retain full member privileges. We will notify you to renew your membership prior to its lapse. By becoming a member, you consent to receive emails and other communications concerning the Alliance’s advocacy issues.

By responding to a Call to Action alert from MAA, opening an email from MAA, registering for an MBA conference or contributing to MBA’s political action committee (MORPAC), you are agreeing to renew your membership in MAA for one year (365 days) from the date of your action. Please note that you may terminate your membership at any time by emailing maa@mba.org. There is no cost to participate in MAA.

What’s in it for Me?

• Stay informed about regulatory and legislative issues affecting our industry
• Serve as a resource within your company and to your customers
• Create relationships with your elected officials
TAKE ACTION FROM MBA’S ADVOCACY ACTION CENTER

• View current Calls to Action
• Research bills that MBA’s Legislative Affairs team is watching
• Look up your elected officials and learn more about them

Learn more and take action today at action.mba.org
Once your company agrees to run a MAA campaign and selects a MAA Company Captain (a MAA member who volunteers to help promote MAA within their company), email us at MAA@mba.org to execute in 3 easy steps.

### Keep up the Good Work!

Company Captains should run an annual MAA enrollment campaign, promote increased participation from their peers in MAA Calls to Action and engage their company in other MBA advocacy programs throughout the year.
WAYS TO COMMUNICATE ABOUT MAA

Sharing PowerPoint Presentations

We have developed a sample PowerPoint presentation that you can use to introduce MAA to your coworkers. The presentation is available upon request. Email MAA staff at maa@mba.org

Sharing Sample Emails

We have included sample emails and examples from past campaigns to give you an idea of what to communicate during a company campaign. Feel free to take these examples and make them your own.

“Our company is frequently one of the top responders to MAA Calls to Action. Our Team Members find that the MAA Calls to Action are a very simple way to have an individual voice in the regulation and policies that affect their careers and livelihoods. New American Funding (NAF) team members take tremendous pride in being able to participate in their futures. As a company we have established a culture of activism and have asked our team members to respond to each Call to Action once I have had the chance to review the subject matter. Doing this on a regular basis has created a great culture of advocacy at NAF, so every time a Call to Action goes out, I simply forward it on to our entire team as an extra reminder and summarize why their individual involvement is necessary. I also connect the specific issue to how it will affect NAF, which makes it more personal to our employees.”

— Rick Arvielo, New American Funding and 2017-2018 MORPAC Chairman
Email Subject Line: I Need Your Help

Dear colleagues,

It is more important than ever that the real estate finance industry has a strong voice on Capitol Hill. While the Mortgage Bankers Association (MBA) has a team of lobbyists fighting on our behalf and serving as the industry’s front line of defense against harmful legislation impacting the mortgage industry, MBA’s free grassroots advocacy network, the Mortgage Action Alliance (MAA), is a crucial component of their advocacy efforts.

Becoming a member of MAA is quick and easy. Simply fill out this form. Once you are a member, you will receive “Calls to Action” to send letters to your elected officials from time to time when there is an important legislative issue at play on the federal or state level. You will also receive a weekly update on what is happening in Washington related to our industry.

These “Calls to Action” and the letters that are written are critical to educating policymakers about the complicated policies that impact our business. Your voice is important because it shows that real constituents care deeply about the real estate finance industry — not just lobbyists in Washington.

MAA has also developed an app where you can join MAA, receive updates on bills affecting the real estate finance industry, complete Calls to Action, research bills that MBA is watching, and find contact information for your members of Congress. Simply search the App Store or Google Play for “Mortgage Action Alliance” or visit mba.org/MAAapp.

In order to help strengthen our industry’s voice, our company is going to try and enroll [Number of Employees] new MAA members between [Campaign Start Date] and [Campaign End Date].

To enroll, visit mba.org/joinmaa. If you would like to learn more about MAA, go to the homepage: mba.org/maa, or email maa@mba.org.

Thank you,
Email Subject Line: I Need Your Help

Dear colleagues,

I am writing to ask you to join the Mortgage Action Alliance (MAA), the Mortgage Bankers Association’s (MBA) free grassroots advocacy network. I am sure you’re all aware of the many legislative and regulatory events that have affected our industry in the past year, and how new developments could affect our industry going forward. MAA is a free and easy way for us to add vital support to MBA’s lobbying efforts and help ensure that we continue to have healthy careers in this industry over the coming years.

MAA members receive “Calls to Action” to send letters to their elected officials from time to time when there is an important legislative issue at play on the federal or state level. In these cases time is critical — votes could be hours away. As an added bonus, MAA members receive a weekly update on what is happening in Washington related to our industry.

The amount and depth of all the changes the industry is facing is unprecedented. How those changes are shaped will affect the way that we do business. You know that you have a voice in this process, and you should use it. It is vital that legislators and regulators who are making the new laws and rules hear the industry’s views loud and clear. I have joined MAA and I encourage you to as well. In order to help strengthen our industry’s voice, our company is going to try and enroll [Number of Employees] new MAA members between [Campaign Start Date] and [Campaign End Date].

To enroll, visit mba.org/joinmaa. If you would like to learn more about MAA, go to the homepage: mba.org/maa, or contact MAA staff at maa@mba.org.

Thank you,
ISSUE-SPECIFIC ADVOCACY APPEAL

Email Subject Line: I Need Your Help

As CEO, I have seen firsthand how the decisions made in Washington directly impact the way we do business and just how important it is that you are engaged in the political process. When Members of Congress are well-informed about the needs of our industry, we are far more likely to be successful at stopping bad legislation in its tracks or pushing positive legislation proactively.

Our policymakers need to understand the potential benefits and consequences legislation could have on the real estate finance industry, and that starts with involvement from industry professionals like you.

CASE STUDY:

When the GOP tax plan passed the Senate Finance Committee in November 2017, the bill contained a provision that would have required lenders who retain servicing to pay tax on their MSRs at the time the MSR is created, not as the income is received under current law.

This change in tax accounting for MSRs would have had a devastating impact on the flow of capital that supports a robust and competitive real estate finance market.

MBA jumped into action, and in addition to a surgical direct lobbying effort, we activated the Mortgage Action Alliance (MAA). In one day, we generated more than 9,000 letters to Capitol Hill — and succeeded in getting an exclusion for mortgage servicing contracts in the final Senate bill and conference report that was signed into law at the end of 2017.

That’s the power of MAA and that’s the power we have when we act as one. 9,000 letters in less than a DAY is an impressive number, but every skirmish is different — and next time we may need ten times that amount!

As noted in the Wall Street Journal, this was a HUGE win for borrowers, and our industry. If this provision were to survive, it would depress pricing for MSRs market-wide, potentially forcing a significant number of firms to exit the mortgage market and likely leading to higher mortgage rates.

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Mortgage Action Alliance (MAA):

MAA is MBA’s grassroots advocacy network and provides a FREE and EASY way for you to add vital support to MBA’s advocacy efforts. We make it easy to advocate from anywhere with our user-friendly website and our MAA mobile app.

I have joined MAA and I encourage you to as well. In order to help strengthen our industry’s voice, [insert company name] is supporting this national effort, and I’m calling on you to help us enroll [Number of Employees] new MAA members and participate in the grassroots advocacy activities aimed at strengthening the collective political muscle of our industry.

Our jobs and livelihood depend on the existence of a strong real estate finance industry. Only with your help can we change the way Washington views what you every day to support consumers and strengthen your communities by putting the dream of home ownership within reach.

Thanks,

[CEO Name]
PRMI Partners,

As many of you may know, the Mortgage Action Alliance (MAA) is a nonpartisan, nationwide grassroots lobbying network affiliated with the Mortgage Bankers Association (MBA). The MAA is a vital organization that helps shape how laws and regulations impact the mortgage industry and consumers.

At PRMI, we believe that each one of our voices is important in these matters so we are kicking off the MAA Sign Up contest running from March 6-10. Current, renewal (membership expires after one year), and first-time registrants will be entered into a drawing to win a one of the following prizes of their choice: an Amazon Echo, iPad Air 2, a drone with camera or a $500 Visa gift card. Second and third place winners will receive a PRMI swag bag.

Simply click here to register and you will be entered into the drawing. It's free and only takes a few seconds.

Thank you for joining your voice with ours.

Sincerely,

Chief Executive Officer
Primary Residential Mortgage, Inc.
I’m writing to you as a business partner and a member of the Mortgage Bankers Association’s lobbying arm, the Mortgage Action Alliance. If you haven’t heard of the alliance, it’s a free, voluntary non-partisan lobbying network of real estate industry professionals. It’s affiliated with the MBA and supports the association’s positions.

By choice or default, we all operate in the political arena. Whether it’s TRID, or GSE reform, or Basel, what happens in Washington, D.C. or your state capital affects your business and your bottom line.

The good news is that with the action alliance, you can make your voice heard. Even better, it’s easy to join — and you don’t have to belong to the MBA to enroll. I know I’ve found it a convenient way to lobby for issues that affect Flagstar’s TPOs.

How It Works
Once you’ve signed up, from time to time you’ll receive updates as well as requests to engage your lawmakers on important issues. The MBA creates templated communications that can be delivered on your behalf to your representatives. It’s as simple as that.

I appreciate that you, like us at Flagstar, may not necessarily support every position the alliance takes, but as a member of the alliance, you get to pick and choose the issues that hit home for you.

I urge you to join me in taking advantage of this opportunity to help promote a political environment that supports our mutual business. Please check out the MAA newsletter for a quick look at the MAA in action.

Sincerely,

Brian Vieaux, CMB
Senior Vice President
Flagstar Bank
Hello Team,

It’s that time of year again. Each year we have the opportunity to have a voice in the mortgage industry by registering for MAA (Mortgage Action Alliance). It’s simple and connects you to issues that may impact our industry and our members. Please sign up today.

USAA had the highest representation ever last year in 2016, yet we were just a fraction of the members registered.

Let’s make sure USAA is represented even stronger in 2017!

Thanks for taking a few minutes to register.

Best,

MAA Company Captain
Assistant Vice President  |  Real Estate Operations
USAA
CONNECT WITH MAA ON SOCIAL MEDIA

MAA shares information, Calls to Action and highlights company campaigns on a regular basis through our social channels.

Connect with us on:

Facebook
Facebook.com/MortgageActionAlliance

LinkedIn
Linkedin.com/showcase/11079441

Sample Posts

Below are some sample posts to get you started speaking up for MAA on your own social feed.

- Want to stay up to date on issues affecting the mortgage industry? Join MAA, MBA’s free grassroots network at mba.org/joinmaa!

- Speak up when Congress considers bills that would affect the mortgage industry. #joinmaa: mba.org/joinmaa

- The Mortgage Action Alliance is a free grassroots network strengthening the mortgage industry’s voice. Learn more: mba.org/maa

- Download the MAA App to learn about issues affecting the real estate finance industry, and to make your voice heard: mba.org/MAAapp

- I just contacted my elected officials and spoke up about an issue affecting the mortgage industry. You can too at action.mba.org
TELL YOUR STORY THROUGH VIDEO

We love that MAA members are making their own videos. If you are considering making one yourself we have created a closing slide that you are free to use (available to download from mba.org/MAAMediaLibrary).

What makes an effective video:

• **Share your story:** Tell us how being a MAA member has benefited you, your company or our industry. You could also share a story about a successful company campaign you have run.

• **Keep it short and sweet:** You have 30 seconds to two minutes to keep the viewers’ attention.

• **Think about how it will be viewed:** Many people view videos with the sound off. Consider using subtitles.

Once you make your video, let us know! We love seeing what our MAA members come up with.

Click the images below to view videos our MAA members have created.
IDEAS FOR ENROLLMENT EVENTS

• Schedule a meeting and give a short presentation on advocacy and the Mortgage Action Alliance.

• Contact MBA staff at maa@mba.org and have them conduct a webinar for your company.

• Host a lunchtime party, and have your colleagues sign up for MAA at the door.

• Have a booth at a company sales rally to promote MAA.
Over the past two years, MBA has worked relentlessly on behalf of our members and the industry at large. Below are key highlights of our efforts, emphasizing where we have made progress for you on at the federal and state level. **Your advocacy makes a difference.**

1. **Securing Key Tax Provisions**

Due to MBA's advocacy, H.R. 1, the final tax bill passed by Congress (now P.L. 115-97), included essential provisions that preserved deferred tax treatment for mortgage servicing rights (MSRs) and prevented adverse changes to capital gains rollovers on the sale of principal residences. We protected key tax provisions including business interest deductibility, like-kind exchanges, the mortgage interest deduction and the low-income housing tax credit. MBA continues to advocate with the Treasury Department and IRS for appropriate regulatory implementation of the tax legislation, including the scope of the pass-through deduction on qualified business income.

2. **Ensuring Economic Growth, Regulatory Relief and Consumer Protection**

MBA's advocacy efforts ensured that S. 2155 (now P.L. 115-174) passed with numerous key mortgage provisions, including:

- SAFE Act amendments that require the states to provide transitional licensing authority for mortgage loan originators
- Provisions to protect veterans from certain abusive VA refinance loans
- Reasonable HVCRE risk-based capital regime for bank construction lending to support commercial real estate development
- Requirements for PACE and other energy efficiency mortgage lenders to comply with Ability to Repay standards
- Partial TRID and HMDA relief to reduce compliance costs for small depositories

3. **Leading Efforts on GSE Reform**

MBA continued to advocate aggressively on GSE reform, with two Board-level task forces — one focused on preserving certain administrative reforms by FHFA and another focused on ensuring continued liquidity and stability as FHFA transitions to new leadership in early 2019. To this end, MBA led a coalition of 29 diverse groups with an “open letter to the Administration and Congress” that called for policies consistent with these goals. MBA was also heavily engaged on Capitol Hill, educating lawmakers and providing congressional testimony on GSE reform. This effort culminated with MBA President and CEO Bob Broeksmit’s testimony before the House Financial Services Committee at the December 21, 2018 hearing, “A Legislative Proposal to Provide for a Sustainable Housing Finance System: The Bipartisan Housing Finance Reform Act of 2018.” The hearing focused on the discussion draft released by outgoing Chairman Jeb Hensarling (R-TX) and retiring Rep. John Delaney (D-MD).
4. Preventing Adverse Consequences to the Rental Housing Market

Due to MBA’s advocacy and other industry efforts, California ballot initiative Prop 10 was defeated, which will prevent local jurisdictions in California from adopting counterproductive rent control ordinances that would discourage rental housing development and limit the availability of affordable rental housing in the state. MBA also advocated for important changes to Davis-Bacon split wage decisions that jeopardize the development of affordable rental housing.

5. Working to Ensure More Balanced and Pragmatic Mortgage Regulations

MBA advocated for key regulatory reforms, including:

- Responding with 12 comment letters to RFIs covering all aspects of CFPB’s operations
- Securing a broad coalition in support of key changes to the Loan Originator Compensation Rule
- Prompting key findings in Treasury’s report on the regulation of FinTechs and non-bank lenders
- Securing commitments from CFPB to do “diagnostic” HMDA examinations and refrain from enforcing penalties during the first year of implementation
- Persuading CFPB to close the TRID “black hole”
- Securing revisions to problematic FHA multifamily energy benchmarking approach and federal flood risk management standards, as well as improvements to the Capital Needs Assessment e-Tool

6. Preparing for When Disaster Strikes

Working with government agencies, non-profits and our members, MBA produced and distributed two impactful resources - “Disaster Recovery Resource for Homeowners” in both English and Spanish as well as “Insurance: Responding to Natural Disasters and other Catastrophic Events.” MBA also led advocacy efforts to address the need for long-term reauthorization of the National Flood Insurance Program (NFIP). On December 21, 2018, the House of Representatives and the Senate passed a six month extension of the NFIP. While this prevented a lapse in authorization for the program, the partial government shutdown temporarily suspended it until the Administration, under pressure from MBA and others, reopened this function of the government.
7. Setting the Stage For Legislative Success

- MBA also established bipartisan legislative records to build on in the coming year. Our advocacy efforts, along with MAA members, raised the profile of legislative changes important to our membership, including:
  
  - Housing Opportunities Mortgage Expansion Act (H.R. 2890/S. 2361) to allow certain captive insurance companies to restore their FHLB membership
  
  - Self-Employed Mortgage Access Act (S. 3401) to permit lenders to use existing income documentation requirements from the GSEs, FHA, VA, or USDA to comply with Appendix Q of the Qualified Mortgage standards
  
  - Protect Affordable Mortgages for Veterans Act of 2018 (H.R. 6737/S. 3536) to address the orphaning of existing loans and prevent future problems regarding re-performing loans, loss mitigation activities, and cash-out refinances, while doing nothing to weaken important anti-churning
  
  - GUIDE Act (H.R. 5534/S. 3443) to ensure CFPB provides regular written guidance on key rules
  
  - On February 14, congressional leaders finalized a spending bill compromise on seven appropriations bills that included a revised funding mix for nine Cabinet departments, including HUD, and dozens of other agencies, through September 30. President Trump signed the legislation, which removes the immediate threat of another government shutdown. The spending package included several of MBA's priorities, as expressed in the letters we sent to the Senate, full Appropriations Committee, the T-HUD subcommittee, and most recently to the newly-sworn House of Representatives including:
    
    + $44.2 billion in total programmatic funding, including $8 billion for new housing and public infrastructure.
    
    + No authority for an FHA administrative fee for purposes of IT upgrades and quality assurance.
    
    + $280 million for HUD Technology, a $20 million increase from the President's Budget which the accompanying Senate report directed to FHA technology upgrades.
    
    + Maintains the prohibition on federal funds being used to facilitate eminent domain seizures of performing mortgage loans.
    
    + Maintains prohibitions on Ginnie Mae securitizations in HUD's risk sharing programs, Sections 542 (b) and (c), by Housing Finance Agencies.
    
    + Funds the HOME ($1.25 billion) and CDBG ($3.365 billion, with $65 million allocated to American Indian tribes) programs at the FY2018 levels rejecting the President's proposal to eliminate funding for both programs.
OTHER WAYS TO STAY ENGAGED

Once you’re engaged with MAA, learn about our MORPAC and Grasstops efforts, two ways to take your advocacy to the next level.

MORPAC

MORPAC is the non-partisan PAC of the Mortgage Bankers Association (MBA). It is the only PAC that directly represents the interests of the real estate finance industry. MORPAC supports your advocacy efforts by raising money to help elect and re-elect candidates to Congress who have an understanding of the real estate finance industry. It is up to the industry to make individual voices heard in the political arena. MORPAC encourages participation in the political process by pooling financial resources to help elect qualified federal candidates whose views and voting records reflect the interests of MBA and its members.

Funded by your personal, voluntary contributions, the PAC provides a powerful way for us to help government officials and elected leaders understand our issues, our needs and our concerns to benefit our businesses, consumers and the economy.

For more information, please visit mba.org/morpac.

Grasstops

A grasstop is a MAA member who enjoys a political relationship with a policymaker. Grasstops have existing relationships with elected officials; in some cases, their kids attend the same school, or they grew up living next door to one another. In other cases, MAA members began as active, voting constituents and became grasstops by conducting regular meetings and cultivating relationships with their members of Congress.

Discovering and utilizing these relationships adds another layer of effectiveness to the combined work of your MAA outreach and MBA’s direct contact with policymakers. By identifying yourself as a grasstop advocate, you allow us to deploy every advocacy tool at our disposal when key decisions are being made at either the state or federal level.

We’ve created a key contact survey for you to use to “self-identify” as a grass top. Filling out the survey is easy. If you would prefer not to enter this information into a web form, please contact maa@mba.org.
TALKING POINTS FOR A SUCCESSFUL COMPANY CAMPAIGN

• Mortgage Action Alliance, or MAA, is the Mortgage Bankers Associations’ free grassroots network.

• The Mortgage Action Alliance (MAA) gives you the opportunity to directly impact your businesses and livelihood by joining our industry’s grassroots movement.

• You have a voice in the legislative and regulatory process, and you should use it. It is vital to us as an industry that legislators and regulators who are making new laws and rules hear the industry’s views loud and clear.

• After signing up, you will receive “Calls to Action,” asking you to contact your elected officials when important legislation is being considered on a state or federal level.

• MAA members also receive a newsletter covering what is happening in Washington that’s affecting our industry.

• More than ever, it is important that our industry has a voice on Capitol Hill.

• Politics is a numbers game—elected officials pay attention to efforts conducted by a large group of people.

• MBA has a team of lobbyists, but letters from constituent MAA members show elected officials that real people (and voters) in their states or districts care about these issues.

• It’s also just good business to stay informed about what’s going on with our industry.

• To join, visit mba.org/joinmaa and follow the instructions there.
FREQUENTLY ASKED QUESTIONS

1. Does my company need to be an MBA member for me to participate in MAA?
   a. No! While MAA is affiliated with MBA, membership is completely free and unconnected to MBA membership. MAA is open to anyone who works in the real estate finance industry.

2. What do I need to do to renew my MAA membership?
   a. Open an email from MAA
   b. Complete a Call to Action
   c. Contribute to MORPAC
   d. Register for an MBA conference

3. Can I get a list of MAA members at my company?
   a. Yes! Just contact maa@mba.org

4. What if I don’t always agree with MBA’s position on an issue?
   a. You don’t have to participate in every Call to Action, just the ones that you feel comfortable contacting your elected officials about.

Let Us Thank You

Please contact us at maa@mba.org or (202) 557-2933 when you have encouraged others to join MAA. We want to be sure to attribute new members to your efforts and thank you by profiling your companies and campaigns in the MBA Advocacy Spotlight which is featured in our MAA Newsletters.
The Mortgage Action Alliance (MAA) App is designed to make standing up for the real estate finance industry easier than ever.

Download the App to:

• Receive updates on bills affecting the real estate finance industry
• Let your elected officials know how those bills will impact you directly
• Research bills that MBA is watching
• Find contact information for your members of Congress
• Join MAA, MBA’s free grassroots network
• Learn about MORPAC, MBA’s political action committee

Learn more at mba.org/MAAapp
“The key to our success was getting all of our team in the same room. Since we’re spread out over the country, we held our MAA campaign during our annual sales rally. Talking about the Mortgage Action Alliance in front of our entire team helped underscore the importance of individual involvement. We had enrollment forms for every attending employee, and by making advocacy a focal point of our meeting, we were able to enroll over 350 individuals in MAA at one event.”

— Cindy Buhr, PrimeLending