The Value of MBA Membership

Explore this brochure to learn more about the value of MBA membership, and why so many in the real estate finance industry have made the decision to become and stay MBA Members.
LEARN MORE: mba.org/membership

EMAIL US: membership@mba.org

CALL US: (800) 793-6222 (select option 1)

MBA is the most influential voice for real estate finance. We lead the charge to create a sustainable and vibrant future for all industry participants. We lead strong as one.

ONE VOICE.
OUR STRENGTH IS UNITY.

United, we form a powerful force that ensures a safe and sustainable real estate finance system. As an MBA member you have the most influential voice for real estate finance. That’s because MBA represents the entire industry; we advocate for a broad range of interests — importantly yours. Together, we are able to amplify your voice and drive change for our industry inside the beltway and across the nation. A united industry is our collective strength.

ONE VISION.
OUR STRENGTH IS OUR MEMBERS.

With a strong and unified partnership with our members, we work toward our shared vision of a diverse and a competitive market for all industry participants. We bring together a variety of perspectives to develop innovative and balanced solutions to critical industry challenges which enable our members to prosper and grow. Our vision supports America’s communities by bringing material benefits to borrowers and through markets that deliver broad access to diverse capital sources.

ONE RESOURCE.
OUR STRENGTH IS YOUR SUCCESS.

With a dedicated team of policy and advocacy experts, we drive legislation and regulation to ensure your business is able to operate at its full potential. We support members’ success in our dynamic, evolving industry through education, research, information and events. Our member resources are must-have tools that are an investment in the success of your team and your business.

“The power to stay united in the coming year is in all of our hands. Only by coming together can we achieve the best results for our industry. Let’s work together to ensure a safe and sustainable housing finance system.”

– DAVID H. STEVENS, CMB
President and CEO
Mortgage Bankers Association
We are ONE VOICE, ONE VISION and ONE RESOURCE for all of the real estate finance industry.

2,300+
MEMBER COMPANIES

15,000+
Grassroots advocates

$1.2 million
In housing assistance through ODF

9,600+
Communications to Congress and State Legislatures

150+
Education programs serving

18,500
Industry professionals

18
Conferences connecting

140
MBA staff members with

800+ yrs.
Combined industry experience

50+
Research products and services to support strategic planning and business development

Recognized as one of the top Associations by Washington Business Journal

40,000+
Followers on social media

CONTACT A MEMBER OF THE M-TEAM TO LEARN MORE
• membership@mba.org
• (800) 793-6222 (select option 1)
• 1919 M Street NW, 5th Floor
  Washington, DC 20036
Our Influence

ADVOCACY / POLICY AND ISSUES

MBA is working tirelessly to shift the tone in our nation’s capital from one of distrust in our industry to one of confidence. We currently represent our members on important policy matters that will lower costs for borrowers, improve the stability of the housing finance system, and help members serve consumers with access to sustainable credit including:

- Regulatory Clarity: Working with regulators, Congress and other stakeholders to secure regulatory clarity and alignment to allow our members to efficiently and sustainably lend to creditworthy borrowers.
- GSE Reform: Promoting comprehensive housing finance reform that ensures a vibrant, liquid secondary market, and a level playing field for lenders of all sizes and business models.
- FHA/VA and RHS Improvements: Urging the federal housing agencies to streamline and align their lending and operational standards to improve risk management and expand access to credit for first-time and low- to moderate-income homebuyers.
- Tax Reform: Supporting tax reform that enhances economic growth and preserves important and effective incentives that promote investment in residential and commercial real estate.
- Legal Advocacy: Monitoring legal developments and intervening as a “friend of the court” in key cases to ensure the interests of our membership are represented.

A loud and cohesive voice is critical as we seek to rectify these issues and allow for innovative, sustainable, safe lending. Your company’s membership makes us even stronger and together, we can promote a vibrant, competitive mortgage lending market.

BEYOND LAW AND POLICYMAKERS

You can find MBA in the news every day — whether it’s supporting your business on high-profile public policy issues on network news and in national newspapers, or providing data and market insight integral to helping the media paint an accurate picture of the real estate market and U.S. economy.

Each year, MBA executives and volunteer leaders speak at industry conferences and events across the country to bolster our messages and share the latest data and news with real estate finance professionals.

MBA is committed to increasing racial, gender, sexual orientation and ethnic diversity within the mortgage banking industry. We view this commitment as critical to the industry’s future success. Diversity and inclusion strengthens MBA, our companies, and our industry as we continue to reach out to our increasingly diverse customers.

We are doing this through programs like MBA’s Diversity & Inclusion Leadership Awards and MBA’s Summit on Diversity and Inclusion as well as new initiatives such as mPower and mPact. We benefit when our leaders represent the full breadth of our markets and the richness of our society.

MBA continues to work 24/7, 365 days a year to ensure a vibrant future for your company and our industry. Our access and ability to fight for your company, for your customers and for your industry on the issues that matter most is unparalleled.

Learn about ways that members can get involved and make a difference through MBA’s advocacy programs on page 11.
Conferences and Meetings

NETWORK. LEARN. LEAD.

Meet with your industry peers at our industry-leading conferences and conventions. Connect with all the top players at our more than 20 marquee events per year — from industry-wide to niche — including:

**INDUSTRY-WIDE CONFERENCES AND CONVENTIONS**
- Annual Convention & Expo (Fall)
- CRE/Multifamily Housing Convention & Expo (Winter)
- National Mortgage Servicing Conference & Expo (Winter)
- National Technology in Mortgage Banking Conference & Expo (Spring)
- National Secondary Market Conference & Expo (Spring)

**RESEARCH WORKSHOPS AND SYMPOSIA**
- Whole Loan Trading Workshop (Fall)
- Human Resources Symposium (Fall)
- CRA Lending Workshop (Winter)

**SPECIALTY CONFERENCES**
- Accounting and Financial Management Conference (Fall)
- Commercial/Multifamily Servicing & Technology Conference (Spring)
- Document Custody Workshop (Summer)
- Independent Mortgage Bankers Conference (Winter)
- Legal Issues and Regulatory Compliance Conference (Spring)
- MPowering You: MBA’s Summit For Women in Real Estate Finance (Fall)

**CEO AND EXECUTIVE LEVEL EVENTS (INVITE ONLY)**
- CEO Advocacy Forum (Spring)
- CEO Exchange (Fall)
- Chairman’s Conference (Spring)
- Mid-Winter Housing Finance Conference (Winter)

View a full and current calendar at mba.org/conferences
MANAGE RISK. IMPROVE PRODUCTIVITY. STRENGTHEN COMPANY PERFORMANCE.
From quick-to-market updates on industry developments to comprehensive skill-based online and in-person training at all experience levels, MBA Education℠ is your One Resource for results-oriented education in our industry.

MEMBER FAVORITES

RECRUITING AND DEVELOPING THE NEW WORKFORCE
- Mortgage Banking Bound
- Mortgage Banking Primer

COMMERCIAL REAL ESTATE
- Commercial Real Estate Basics IGOL Series
- FHA Multifamily Underwriter Training
- Multifamily Property Inspection Workshop
- Chartered Realty Investor (CRI)
- Commercial Certified Mortgage Servicer (CCMS)

LOAN PRODUCTION
- School of Loan Origination I–II
- NMLS 8-Hour Continuing Education
- NMLS 20-Hour SAFE Pre-Licensing
- Processing from A–Z self-study
- Certified Residential Underwriter (CRU)

MANAGEMENT AND LEADERSHIP
- School of Mortgage Banking I–III
- Management Essentials
- Residential Future Leaders
- Commercial Future Leaders
- Certified Mortgage Banker (CMB)

FIND MORE OFFERINGS ON OUR WEB SITE
For a full and up-to-date look at offerings from MBA Education, visit mba.org/education

CUSTOM CORPORATE TRAINING
All of our programs are available for enterprise-wide training. We can customize our courses to meet the training needs of your company.

OUR SEALS OF APPROVAL*

* The Mortgage Bankers Association owns the intellectual property related to the examination and administers the exams on behalf of the CRI Society. All exam related questions should be forwarded to MBA. The CRI Society owns the trademark and designation. All CRI membership questions should be forwarded to the CRI Society.

Training Your Staff Has Never Been So Easy!
With MBA Education’s annual online subscription-based training system: EDUCATION ADVANTAGE.
MBA Compliance Essentials℠

The MBA Compliance Essentials℠ Program features resources on a variety of new and existing mortgage rules, including comprehensive resource guides, webinars and web courses.

OUR RESOURCE GUIDES
MBA Compliance Essentials provides a clear picture of what your company needs to do to comply with new and existing mortgage rules. Our in-depth resource guides include model policies and procedures, and are meant to support your company’s creation of a robust Compliance Management System (CMS).

MBA Compliance Essentials Resource Guides are written in collaboration between leading law firms and MBA, and equal many hours of legal consultation. They are available to MBA members at a very reasonable cost, considering their value.

TOP RESOURCE GUIDE FEATURES
- Delivered in an editable format, so that you can take our carefully crafted model policies and procedures and fit them into your company’s compliance management system
- Sample policies and procedures
- Compliance checklists and charts
- Plain-English background and analysis by top industry legal experts in conjunction with MBA in-house legal staff
- Updates included as rules evolve

BEYOND OUR RESOURCE GUIDES

SELF-STUDY WEB-BASED COURSES
The CFPB is turning up the pressure on compliance with new rules. Frontline staff are being asked directly how they are complying with the rules.

PROOF OF TRAINING IN ONLY A MATTER OF MINUTES
Participants complete guided self-study courses at their own pace (each course is 30–90 minutes in length). Each course contains practice questions and culminates in a final exam. Participants that pass the exam earn a certificate of completion illustrating their knowledge.

SELF-STUDY COURSES INCLUDE:
- Ability to Repay (ATR)/Qualified Mortgage (QM) Resource Guide
- Consumer Financial Protection Laws
- Fair Lending and Equal Opportunity Laws
- Introduction to Regulatory Compliance
- Privacy and Credit Reporting Laws
- Regulatory Compliance in the Residential Lending Cycle
- TRID Compliance Basics
- The 2015 Update to the HMDA Rule
- HMDA Data Point Series

OUR MEMBER FAVORITES
- Ability to Repay (ATR)/Qualified Mortgage (QM) Resource Guide
- CFPB Exam Manual Resource Guide — Successors In Interest State-Level Reports
- Home Mortgage Disclosure Act (HMDA) Resource Guide
- Loan Originator Compensation Resource Guide
- CFPB’s Mortgage Servicing Rules Resource Guide
- TILA RESPA Integrated Disclosure (TRID) Resource Guide

FIND MORE OFFERINGS ON OUR WEB SITE
For a full list of offerings from MBA Compliance Essentials, visit mba.org/ce
MBA Research

Our research and economics group provides the most current and comprehensive data and benchmarking tools to help your business with short- and long-term strategic planning.

OVERALL INDUSTRY OUTLOOK

Financial and Economic Forecasts and Commentaries*
MBA issues monthly general economic and mortgage finance forecasts. This information is a critical component of business forecasting.

SINGLE-FAMILY INDUSTRY DATA

MBA’s industry-leading single-family research products and services include economic forecasting and analysis for all real estate finance business areas. Historical data and custom reports are also available.

OUR MEMBER FAVORITES

• National Delinquency Survey (NDS)**
• Originations DataBook**
• Weekly Applications Survey (WAS)**

STATE MORTGAGE MARKET PROFILE

A quarterly report which combines several of the most popular economic measures in an easy-to-read, one-page format. Each report contains select measures at the state level, and shows the same measures at the national level for comparison purposes.

STUDIES TO BENCHMARK YOUR BUSINESS

How does your company measure up? MBA’s Peer Group Roundtables and participant-only Benchmarking Surveys provide invaluable insight when measuring yourself against the competition.

OUR MEMBER FAVORITES

• PGR: MBA and STRATMOR Peer Group Roundtables
• Servicing Operations Study and Forum for Prime and Specialty Servicers (SOSF)
• Performance Reports — Quarterly** and Annual

COMMERCIAL/MULTIFAMILY INDUSTRY DATA

MBA’s Commercial/Multifamily research group releases more than 20 reports per year, detailing the $2.6 trillion real estate finance industry.

OUR MEMBER FAVORITES

• CMF Quarterly DataBook*
• CMF Quarterly Origination Index*
• CMF Annual Originator Rankings*

SURVEY PARTICIPATION

You and your company can reach your business goals and be a part of the big picture by participating in one or more of the many surveys conducted by MBA.

ACCESS TO EXPERTS

Subject-matter experts from MBA Research and Economics are accessible to members to walk through our data and reporting, or to customize company-specific reports.

CHART OF THE WEEK

MBA’s Chart of the Week contains industry at-a-glance trends and directional.

EXCLUSIVE MBA MEMBER ACCESS

MBA members get exclusive access to a variety of reports and surveys from MBA Research.

FIND MORE OFFERINGS ON OUR WEB SITE

For a full list of offerings and services from MBA Research and to learn how to participate, visit mba.org/research

* Included in MBA membership

** Special member reports are included in membership

THE VALUE OF MBA MEMBERSHIP

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News and Information

MBA brings you the news and information you need to keep up with industry trends and changes, how they impact your business and solutions for staying ahead of the curve.

MBA INSIGHTS
MBA Insights provides a unique way for subscribers to digest features about the real estate finance industry consisting of in-depth stories, blogs, videos and other media. This publication is circulated on a weekly basis and includes a dynamic webpage that changes as new stories are added. As the industry’s employee demographics continue to change over the next 5-10 years, MBA Insights is designed to attract the next generation of leaders. All MBA members receive complimentary access to MBA Insights.

MBA MEMBER PORTAL
The Member Portal gives you access to exclusive members-only content, including special research reports, benefits information, free webinars, select conference presentations, committee materials and much more.

MBANOW
An online video show discussing important issues with MBA leadership and members.

CAPITAL VIEW
Thoughts on the intersection of Washington, DC and the industry by David H. Stevens, President and CEO.

THE MBA NEWSLINK PUBLICATION SUITE
MBA NewsLink brings you timely, industry news directly to your inbox. Covering top news stories from national publications and including articles from MBA journalists, our suite of digital newsletters gives you access to the information that matters most to your business in a single, easy-to-read email. All MBA members receive complimentary access to:

- MBA NewsLink (daily)
- MBA Commercial/Multifamily NewsLink (weekly), and
- MBA Servicing NewsLink (weekly)

Here’s what our readers are saying about MBA NewsLink:

- 88% rated the “best” or “among the best” at providing valuable and timely information to help them achieve daily goals and tasks
- 75% rated the “best” or “among the best” at providing in-depth coverage of important mortgage industry news
- 72% rated the “best” or “among the best” at providing in-depth coverage of legislative and regulatory developments
Connect and Network

Our members find that participation in market segment-specific networking groups is a great way to connect with and learn from mortgage lending executives who are facing similar challenges.

MEMBERS-ONLY NETWORKS
Each of MBA’s members-only networking groups is managed by expert MBA staff, but directed by member leaders from the industry. This means that each group focuses on issues and optics that they themselves identify as important.

SOME OF OUR MOST POPULAR MEMBERS-ONLY NETWORKING GROUPS

- Community Banks and Credit Unions
- Independent Mortgage Bankers
- Warehouse Lenders

Groups are open to leadership and senior management professionals at MBA member companies. Most groups meet regularly via phone and several times a year in person.

Learn more at mba.org/getinvolved

MPower
MBA Promoting Opportunities for Women to Extend their Reach. MBA creates opportunities to leverage the power and influence of women. We provide the platform for women to strengthen their networks, achieve professional growth and development, and to exchange ideas and information about our industry and the broader economy.

Learn more at mba.org/mpower

MPACT
MBA’s network for professionals 35 years or younger in the real estate finance industry. Join mPact to build a strong network, deepen industry connections, achieve professional excellence and directly influence the future of our industry.

Learn more at mba.org/mpact

MBA Connect
As a member of an MBA committee or network, you have access to MBA Connect — our online community. MBA Connect provides a 24/7 platform for you to engage with your industry colleagues and MBA staff on issues related to your committee or network. This member-only tool allows you to gain insight, stay abreast of trending topics and connect with peers, all from your mobile device or desktop at your convenience.

Learn more at mba.org/social

THE MBA DIRECTORIES
Get the unlimited access to industry leaders and business partners you need through our coveted online membership directory and Vendor Marketplace with a few taps of your fingertips.

THE MBA SOCIAL PLATFORMS
Connect with colleagues virtually 24/7, 365 days a year on MBA’s social media platforms. Our LinkedIn group is the largest in the industry and growing.

Learn more at mba.org/social
Get Involved in Our Committees and Councils

MBA Members get exclusive access to participate in our committees and councils in order to add unique perspectives and experience to the collective power of the mortgage banking community. Through their participation, members can drive our positions on the issues and challenges that they face now, and in the future.

RESIDENTIAL COMMITTEES
• Financial Management
• Legal Issues and Regulatory Compliance
• Residential Loan Administration
• Residential Loan Production
• Residential Technology
• Risk Management and Quality Assurance
• Secondary and Capital Markets
• State Legislative & Regulatory

INTER-DISCIPLINARY WORKING GROUPS AND SUBCOMMITTEES
• CFPB Regulations Working Group
• FHA Subcommittee
• Fraud Issues Subcommittee
• Litigation Subcommittee
• Regulatory Compliance Subcommittee
• Tax Subcommittee

COMMERCIAL/MULTIFAMILY COUNCILS
• Investor Council
• Multifamily Council
• Origination Council
• Servicer Council

Only MBA Members can participate in MBA governance and committees. Learn more at mba.org/getinvolved

Add unique perspectives and experience to the collective power of the mortgage banking community.
Get Involved in Our Advocacy Programs

We give our members the tools to SPEAK UP! As taxpayers, voters and employers, you can utilize your power with elected officials.

Listed below are just a few ways our members leverage their voice to make a tangible difference to the future of your industry. Get active today.

**MORTGAGE ACTION ALLIANCE (MAA)**

Participate in MBA’s free, non-partisan, grassroots lobbying program, the Mortgage Action Alliance (MAA). Members take part in “Call to Action” letter-writing campaigns, strengthening the industry’s voice and lobbying power in Washington, D.C. and state capitals on pending legislation. Once you’ve joined, encourage your staff to participate as well. You can even work with MBA staff to send an email to your employees to join MAA through a simple enrollment campaign.

Learn more at mba.org/maa

**NATIONAL ADVOCACY CONFERENCE**

Join MBA and your industry colleagues each year in Washington, D.C. to stand up for the real estate finance industry. This annual event typically brings together hundreds of industry participants on Capitol Hill to educate lawmakers on the potential impacts of proposed legislation on their businesses, on consumers and on the economy.

Learn more at mba.org/conferences

**MORPAC**

MORPAC, the Mortgage Bankers Association Political Action Committee, is the voluntary, non-partisan Political Action Committee (PAC) of the Mortgage Bankers Association (MBA). It is the only PAC that directly represents the interests of the entire real estate finance industry.

Learn more at morpac.org

MBA is the most influential and powerful presence on real estate finance issues in the country.
MBA Member Advantage

Our Member Advantage program will save you money on the products and services you use to do business.

PROGRAM HIGHLIGHTS

FANNIE MAE DISCOUNTS AND BENEFITS
Through our new partnership with Fannie Mae, MBA members receive a series of benefits, including:

- Reduced Seller/Servicer application and reactivation fees
- Access to Fannie Mae’s Selling Guide Support Team (SGST) for up to one year for MBA members who are in the seller/servicer approval process
- Free MBA member-only educational webinars on a variety of important topics, such as Economic Mortgage Outlook
- Access to the new “Planning Your Fannie Mae Training” program

FREDDIE MAC DISCOUNTS AND BENEFITS
MBA members can receive a series of benefits through a new partnership with Freddie Mac. Benefits for MBA members who are approved Freddie Mac Seller/Servicers include:

- Access to special credit terms
- Free customized training webinars on a variety of subjects to help improve your bottom line
- Scholarships and discounts for comprehensive instructor-led training programs
- Dedicated support to help us do better business together

Benefits for MBA members who wish to become Freddie Mac Seller/Servicers include:

- A reduced application fee
- Dedicated support through the application process

DISCOUNTED ACCESS TO VALUABLE INDUSTRY BUSINESS COOPERATIVES
MBA members can join popular industry cooperatives, including Capital Markets Cooperative (CMC) and Lenders One at a reduced rate.

OTHER MEMBER ADVANTAGE DISCOUNTS
MBA members have access to a variety of discounts on items and services such as car rentals, office supplies and insurance services.

Find your target audience by advertising in our online and print publications, by sponsoring or exhibiting at our events or simply by maximizing your listing in our membership directory.

mba.org/memberresources
Opening Doors
365 Days A Year

The Mortgage Bankers Association (MBA) is committed to giving back to the communities we serve. In 2011, MBA board members Dan Arrigoni and David H. Stevens, CMB created the MBA Opens Doors Foundation.

Our mission is to aid, nurture and empower people and communities by developing and supporting programs that promote and defend sustainable homes for American families. We do this through our Home Grant program which makes mortgage and rental assistance payment grants to parents and guardians caring for a critically ill or injured child, allowing them to take unpaid leave from work and spend precious time together without jeopardizing their cherished homes.

Recently, we’ve expanded our platform and hospital reach to better serve families nationwide. It is through the generosity of our members in the mortgage industry that we are able to continue providing a small measure of relief for parents and siblings struggling to cope emotionally and financially during unthinkable circumstances.

Join your industry peers who are supporting this worthwhile cause today.

Learn more at mbaopensdoors.org

Imagine choosing between spending time with a critically ill or injured child, or going to work every day so you can pay your mortgage or rent.
Can You Put a Price on Success?

HOW MUCH WOULD YOU PAY...
To hire outside lobbyists, lawyers and consultants to do just a baseline advocacy program would cost you $10,000 or more per month to get just a few hours of their time each week.

Lobbyist - $

Policy Analyst - $

Data and Research - $

Consultant Fees > MBA Dues

Best case? They can provide you reports and updates that only triage the worst policy and legislative decisions that impact your bottom line.

GET IT ALL FOR LESS WITH MBA MEMBERSHIP
Members of MBA get an experienced team of expert lobbyists, policy advocates and research professionals working for them in both Washington, DC, and the states, year round.

We are doing far more than just reporting on the issues. We are actively engaged on Capitol Hill and with the regulatory agencies, fighting for policies to help your business and the entire industry.

Membership value doesn’t end with your unparalleled representation in Washington and beyond. Our members benefit from much, much more, including access to help you:

• Expand Business Opportunities
• Strengthen Company Performance
• Manage Operational Risk
• Shape the Industry  ■

“Our annual MBA Membership dues are the best investment we make every year. In fact, we get more than what we pay for from MBA!”

– DAN KLINGER
Group President, Financial Services
K. Hovnanian American Mortgage, LLC
The MBA Team

Our staff boasts more than 800 years in the real estate finance industry. More than 33 percent of us have advanced degrees and more than 50 percent have worked at MBA for five years or more. Our members have full access to our expert staff and are encouraged to contact us at any time, on any issue of concern to your business.

The M-Team is your dedicated member services team and is here to help you meet your business needs. Make the M-Team your first call to find the benefits you need.
Join Today

Our membership is growing.

Your competitors have joined us.

You should too.

Learn more: mba.org/join
Email us: join@mba.org
Call us: (800) 793-6222 (select option 1)
Explore this brochure to learn more about the value of MBA membership, and why so many in the real estate finance industry have made the decision to become and stay MBA Members.