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 to 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, Industry Surveys & Forecasting

Joel Kan serves as Associate Vice President of Economic and Industry Forecasting for the Mortgage Bankers Association. In this role, he is responsible for the production of MBA’s macroeconomic and housing market forecasts, along with other related analytics. He also 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 is a regular speaker and presenter of MBA’s market outlook at both MBA and external events, and writes commentary regarding economic statistics and industry data. He has also been quoted in industry and national 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.