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.

Bruce Oliver
Vice President, CREF

Bruce Oliver is Vice President for Commercial and Multifamily Policy at the Mortgage Bankers Association. In that role, Bruce leads MBA’s policy advocacy on policy issues that affect MBA’s commercial/multifamily members.

Key policy issues have included obtaining capital and accounting relief to enable life companies and other lenders to make prudent loan modifications during the COVID pandemic, improving the application of Davis-Bacon wage rates to FHA-financed multifamily construction projects, increasing the threshold for triggering reporting requirements under the Home Mortgage Disclosure Act, obtaining bank risk-based capital relief as to High Volatility Commercial Real Estate (HVCRE) loans, and working to remove the GSE multifamily caps from the Preferred Stock Purchase Agreements (PSPAs) that provide a federal backstop to the GSEs’ balance sheets.

Prior to joining MBA in 2017, Bruce served in legal roles with the US Treasury, the OCC, the law firm of Williams & Connolly, and Freddie Mae, and he clerked for Judge Danny Boggs of the Sixth Circuit US Court of Appeals. Just prior to joining MBA, Bruce served as a compliance consultant and thought leader with PricewaterhouseCoopers.

Bruce earned his bachelor’s degree in chemistry from Carroll College and his law degree from the University of Wisconsin. Before practicing law, Bruce was the laboratory director for a regional wastewater treatment authority in Wisconsin.