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MORTGAGE BANKERS ASSOCIATION

MBA SPEAKERS BUREAU



Thomas T. Kim

Senior Vice President, Commercial/Multifamily
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Thomas T. Kim is Senior Vice President of Commercial/Multifamily at the Mortgage Bankers Association (MBA). In this capacity, Tom manages MBA's Commercial/Multifamily Group in representing the interests of member companies in the commercial/multifamily real estate finance industry. He oversees and leads public policy activities with regard to commercial and multifamily real estate finance, including matters relating to financial services regulation, multifamily housing finance, commercial mortgage securitization, portfolio lending and commercial mortgage servicing. Tom also manages the development of best practices and industry standards, and advises MBA's Commercial Real Estate/Multifamily Finance Board of Governors (COMBOG).

Prior to joining MBA, Tom served as Associate General Counsel at Freddie Mac, where he advised the company on a broad range of legal, regulatory and public policy matters. Previously, he was in-house counsel at the Investment Company Institute, the national association of the mutual fund industry, where he focused on legislative and regulatory matters affecting mutual funds and their shareholders. Tom is also a co-founder and board member of Justice Ventures International, a non-profit organization that combats human trafficking and promotes economic development in developing countries.

Tom received his B.A. summa cum laude from the University of California, Irvine, J.D. from the UCLA School of Law where he served as a law review editor, and LL.M. with distinction from the Georgetown Law Center.

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.