



## MORTGAGE ACTION ALLIANCE

# Campaign Toolkit

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,

A handwritten signature in black ink that reads "Gene M. Lugat". The signature is fluid and cursive, with the first name "Gene" being the most prominent.

**Gene M. Lugat**  
2017-2018 MAA Chairman  
Executive Vice-President  
PrimeLending

# ADVOCACY 101

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](https://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](mailto: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 consumers
- Create relationships with your elected officials

# BE AN INDUSTRY ADVOCATE. RUN A COMPANY CAMPAIGN.

This campaign kit includes all the resources and materials you need to encourage your staff, team members and industry colleagues to participate in the Mortgage Action Alliance (MAA).

## Use Your Voice

As an industry influencer, you have access to a deep network of industry participants. Your opinion matters to the people around you, but more importantly it matters to your elected officials. You can make our industry's voice louder by encouraging other industry professionals to become active in MAA. We speak the loudest when we speak together.

### When Will I be Called Upon?

- Right after a member of Congress introduces a bill impacting our industry, to help build support (if the bill is helpful) or opposition (if the bill is harmful) for the legislation.
- Before a congressional committee votes on whether or not to advance a bill to the House or Senate floor
- Before the House or Senate votes on whether or not to pass a bill and send it to the President's desk

## So how can you tell them?

### We've made it so easy.

**By Email:** Get started with one of our sample emails and encourage your broad network to join MAA. Feel free to edit the message to make it more personal or applicable to your audience. Find the Sample "Join MAA" Letters on pages 10-14.

**On Social Media:** Use your influence to share MAA 'Calls to Action' or encourage your colleagues to join MAA. Please see page 15 for suggested social media posts.

**In Person:** Host an event at your office to talk to your colleagues about MAA. MBA's Legislative and Political Affairs staff can provide speakers via webinar to explain MAA and our current Calls to Action. Consider raffling off prizes to new and current MAA members to incentivize participation. See page 18 for suggestions for MAA Enrollment Events.



# STEPS TO RUNNING A SUCCESSFUL MAA CAMPAIGN

- 1. Consider size and location.** Determine what kind of campaign best fits the size and location of your company, as well as your personal reach.
- 2. Determine your audience.** Choose to run your campaign with all of the employees at your company or just your branch or division.
- 3. Set a goal.** Setting a realistic enrollment goal for your company is a helpful strategy. Email [maa@mba.org](mailto:maa@mba.org) to see how many MAA members your company currently has. Keep us updated on your progress.
- 4. Focus your efforts.** Run your campaign during a set time that has been communicated in advance. Many companies have success running a month-long or week-long campaign with periodic updates to colleagues on goals and progress.
- 5. Lead by example.** Let your employees know why MAA is important to you and your company.

## WHAT TO DO NEXT

- Encourage colleagues to complete Calls to Action as they are released. An email from you to your colleagues can be a great reminder. Our voice is strengthened when people take the time to contact their elected officials.
- Run your campaign annually. While the membership is renewed when you open an email from MAA or take action, an annual campaign is a good way to reinforce a culture of advocacy.
- Schedule a meeting with your elected officials. In an era when electronic communications can be overwhelming, face-to-face meetings with legislators add value to the advocacy process. MBA has developed a toolkit for scheduling an in-district meeting and can provide resources to help you set up a meeting with your elected officials in their local offices. Contact [maa@mba.org](mailto:maa@mba.org) for more information.

# 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](http://action.mba.org)

**MBA**  
MORTGAGE BANKERS ASSOCIATION

Issues | Take Action | Join MAA | About

**MBA'S ADVOCACY ACTION CENTER**

POWERED BY  
**MAA**  
MORTGAGE ACTION ALLIANCE

**TAKE ACTION**

Support Transitional Origination Authority for MLOs

H.R. 2948 and S. 1753 would amend the SAFE Mortgage Licensing Act of 2008 to provide a transitional authority to originate for mortgage loan officers transitioning between federally-insured depositories and non-depositories, as well as across state lines.

TAKE ACTION ►

**Current Calls to Action**

**Urge Congress to Act on GSE Reform**  
MBA released a white paper entitled GSE Reform: Creating a Sustainable, More Vibrant, Secondary Mortgage Market which provides a detailed picture of a reformed and revitalized secondary mortgage market. We need your help to get the word out and educate elected officials on this important issue.

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**Tell the House to Act on NFIP**  
The National Flood Insurance Program (NFIP) is set to expire on September 30, 2017. After August Recess, we expect the House to consider a package of bills which will reauthorize and reform the program, and we need your help to ensure that top industry priorities are included in the final legislation passed by the full House.

PREV NEXT

**Bills We're Watching**

**Federal - S 838**  
A bill to amend the Truth in Lending Act to include retrofit loans such as property assessed clean energy loans, and for other purposes.

**Federal - HR 2148**  
A bill to amend the Federal Deposit Insurance Act to clarify capital requirements for certain acquisition, development, or construction loans.

**Federal - HR 1958**  
A bill to amend the Truth in Lending Act to include retrofit loans such as property assessed clean energy loans, and for other purposes.

**Federal - HR 916**  
A bill to amend the Congressional Budget and Impoundment Control Act of 1974 to prohibit the use of guarantee fees on offshore

**Complete Your Advocacy Checklist**

**Current Calls to Action**

**Urge Congress to Act on GSE Reform**  
MBA released a white paper entitled GSE Reform: Creating a Sustainable, More Vibrant, Secondary Mortgage Market which provides a detailed picture of a reformed and revitalized secondary mortgage market. We need your help to get the word out and educate elected officials on this important issue.

PREV NEXT

**Become a Company Captain**

Learn how you can help get your company more involved in advocacy by becoming a MAA Company Captain.

**Tell Us Who You Know**



# 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](mailto: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**

TESTIMONIAL

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](http://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](http://mba.org/joinmaa). If you would like to learn more about MAA, go to the homepage: [mba.org/maa](http://mba.org/maa), or email [maa@mba.org](mailto: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](https://mba.org/joinmaa). If you would like to learn more about MAA, go to the homepage: [mba.org/maa](https://mba.org/maa), or contact MAA staff at [maa@mba.org](mailto:maa@mba.org).

Thank you,



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,

Dave Zitting  
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,

Mary Rzucidlo  
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](https://www.facebook.com/MortgageActionAlliance)

## LinkedIn



[Linkedin.com/showcase/11079441](https://www.linkedin.com/showcase/11079441)

## Sample Tweets

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

- Want to stay up to date on issues affecting the mortgage industry? Join MAA, MBA's free grassroots network at [mba.org/joinmaa!](https://mba.org/joinmaa)
- Speak up when Congress considers bills that would affect the mortgage industry. **#joinmaa: [mba.org/joinmaa](https://mba.org/joinmaa)**
- The Mortgage Action Alliance is a free grassroots network strengthening the mortgage industry's voice. **Learn more: [mba.org/maa](https://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](https://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](https://action.mba.org)**

## Social Graphics Media Library

MAA has created a media library of graphics you can use to accompany your social media posts on your own accounts. Visit [mba.org/MAAMediaLibrary](https://mba.org/MAAMediaLibrary) to view and download them.

## 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](http://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](mailto:maa@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](http://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](mailto: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.







## KEY ISSUES

MAA issues Calls to Action supporting policy priorities outlined by MBA's Board of Directors. Some examples of MBA's policy priorities include:

- Moving forward on thoughtful, comprehensive GSE reform legislation that focuses on core principles.
- Urging the CFPB to adopt a clear framework for the issuance of rules, policies and supervisory guidance.
- Reducing excessive regulatory burdens that unnecessarily increase costs to consumers and reduce access to affordable mortgage credit.
- Supporting passage of transitional licensing authority.
- Providing FHA, USDA, VA and Ginnie Mae with the resources for the staffing and systems upgrades they need to operate effectively.
- Urging Congress to further introduce legislation requiring PACE loan subordination in accordance with long-established lien priority standards.
- Supporting laws that strengthen the commercial real estate market, such as the Like-Kind Exchange rules, the Low-Income Housing Tax Credit, and the Business Interest Deduction for the financing of real estate.
- Strengthening portfolio lending on commercial real estate.
- Supporting the multifamily rental housing finance market.
- Strengthening the long-term viability of the commercial mortgaged-backed securities (CMBS) market.
- Promoting regulatory clarity to facilitate compliance and to leverage technology.

“We incorporate the importance of advocacy right at the start of employment at Alliance Home Loans. Each person that comes on board goes through a formal new hire training process and during that process we educate people on how advocacy is woven into our culture and is something that we focus on and encourage individuals to participate in. We start this by discussing our involvement within the MBA and educate them on the Mortgage Action Alliance and give new hires the opportunity to sign up for MAA during the training session.”

— **Jamie Korus Pearce, CMB, Alliance Home Loans**

TESTIMONIAL

## 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 MAA members show elected officials that real people 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](https://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.

## 2. What do I need to do to renew my MAA membership?

- a. Open an email from MAA
- b. Complete 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](mailto: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](mailto: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.

# MAA MOBILE APP



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](http://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, were able to enroll over 350 individuals in MAA at one event.”

— **Cindy Buhr, PrimeLending**



MORTGAGE ACTION ALLIANCE