

ONE VOICE. ONE VISION. ONE RESOURCE.



## MEMBERSHIP APPLICATION

# Nonprofit Members

The Mortgage Bankers Association carries your voice to both legislators and consumers to shape policy that represents your business interests. We do this by sponsoring networking events for you to interact with the people you most want to meet; creating the finest in training and education for your professional growth and development; developing business-building products to set your company apart from the competition; and, providing research that gives your voice credibility and authority to grow your business.

**All of this is done simply to help you achieve your business objectives.**

[MBA.ORG/JOIN](http://MBA.ORG/JOIN)

**MBA**<sup>®</sup>

MORTGAGE BANKERS ASSOCIATION

## Residential Members

Membership Year: October 1, 2024–September 30, 2025

To process your MBA membership application, select from the list of regular membership options below, follow the instructions on the corresponding pages, complete the enclosed forms and return along with your payment.

### Membership Policies

Follow the instructions below, complete the enclosed **MBA Membership Application** and return it along with your payment.

MBA **membership is corporate**, therefore, parent companies, subsidiaries, sister companies or divisions operating under a different entity name must maintain their own membership.

Dues to MBA are not deductible as a charitable contribution but may be deductible in part as an ordinary and necessary business expense. Because MBA engages in lobbying activities on behalf of its members, the portion of dues allocated to MBA's lobbying, as defined by the Internal Revenue Service, is not deductible. **For 2025, the non-deductible portion of the dues is 10 percent.** Consult your tax advisor for additional information.

Companies meeting one of the following **company definitions** are eligible for regular membership in MBA:

**Mortgage Banking Company:** company whose primary business is the origination and/or servicing of loans on residential, commercial and/or multifamily real estate.

**Investor/Securitizer:** companies that do not originate or service mortgage loans either for sale to others or to be held in mortgage portfolio, but purchase mortgage loans or other types of real estate and act as a securitizer or trader of mortgage-backed securities.

**Portfolio Lender:** company that primarily originates loans on commercial/multifamily real estate and holds those loans in portfolio or purchases commercial/multifamily loans for portfolio.

### Need Assistance?

If you have any questions or need assistance processing your MBA membership application, contact Member Services team at (800) 793-6222 (select option 1) or visit [MBA.org/HelpDesk](https://www.mba.org/HelpDesk).

## Company Information

Company Name

Year Organized

Street Address

City

State

Zip

Phone

Website

**Type of Business (Please Check One):**

- |   |   |   |   |
|---|---|---|---|
| <input type="checkbox"/> Commercial Bank/Thrift (>\$10 billion in assets) | <input type="checkbox"/> Direct Private Lender                      | <input type="checkbox"/> Hedge Fund             | <input type="checkbox"/> Mortgage Servicer or Subservicer |
| <input type="checkbox"/> Community Bank/Thrift (<\$10 billion in assets)  | <input type="checkbox"/> Debt Fund                                  | <input type="checkbox"/> Housing Finance Agency | <input type="checkbox"/> Pension Fund                     |
| <input type="checkbox"/> Conduit  | <input type="checkbox"/> Holding Company                            | <input type="checkbox"/> Life Insurance Company | <input type="checkbox"/> Real Estate Investment Trust     |
| <input type="checkbox"/> Credit Union                                     | <input type="checkbox"/> Independent Mortgage Bank (non-depository) | <input type="checkbox"/> Mortgage Broker        | <input type="checkbox"/> Other: _____                     |
|   | <input type="checkbox"/> Investment Bank                            |   |   |

### Which sector of the real estate finance industry do you primarily serve?

(Check all that apply)  Residential  Commercial  Multifamily

## Payment Information

**Membership dues are non-refundable**

**Dues Amount: \$1,350\***

**Credit Card** (MBA accepts credit card payments up to \$25,000)

- VISA   
  Master Card   
  American Express   
  Discover   
  **ACH Information** (Proceed to form on next page)  
 **Check Enclosed** (Make payable to: Mortgage Bankers Association)   
  **Bank Transfer** (Include copy of transfer receipt)

Card Number

Expiration Date

CSC Code

Name as it Appears on Card

Signature (required)

- I certify that all data provided is correct to the best of my knowledge. The undersigned hereby applies for membership in the Mortgage Bankers Association and affirms that the applicant is in accord with and conducts business in conformity with the purposes of the MBA Canons of Ethics.

Company Name

Member Number

Completed By (print)

Phone Number

Date

Signature (required)\*\*

- \*\* By signing this application for membership in the Mortgage Bankers Association, you consent for you and your company's employees to receive direct mail, emails, faxes, and other electronic communications related to MBA membership events, and to products and services of MBA, our affiliates, our affinity partners, and other select third parties.

### Where to Submit

#### Express Mail Payments

(Check Only)

Mortgage Bankers Association  
 ATTN: Lockbox 791419  
 1000 Stewart Ave  
 Glen Burnie, MD 21061

#### Regular Mail Payments

Mortgage Bankers Association  
 P.O. Box 791419  
 Baltimore, Maryland 21279-1419

#### Bank Transfer

Call (800) 793-6222,  
 select option 1.

#### Email

Send to: [join@mba.org](mailto:join@mba.org)

For assistance, contact  
 MBA's Member Services at  
 (800) 793-6222, select option 1  
 or visit [MBA.org/HelpDesk](http://MBA.org/HelpDesk).

Tax ID# 36-1505650

**For Staff Use Only:**   
 20FOR12   
 2-Yr.

### ACH Payment Instructions

To ensure credit to your account, please complete the following information form and email to Kathryn Butler, Staff Accountant, at [kbutler@mba.org](mailto:kbutler@mba.org) before sending your ACH payment. Please include supporting documentation for proper processing (i.e. copies of invoice(s), applications, or registration forms of items paid).

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Company Name

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Contact Person Phone Number

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Street Address City State Zip

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Banking Institution

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Banking Institution Street Address City State Zip

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Invoice or Order Number Total Payment Amount

### Mortgage Bankers Association ACH Information

<b>Receiving Institution Name:</b>	Truist 214 N. Tryon Street Charlotte, NC 28202
<b>Account Name:</b>	Mortgage Bankers Association
<b>Account Type:</b>	Checking
<b>Account Number:</b>	53026776
<b>Routing Number:</b>	021052053

MBA does not pay for wiring and or transfer fees. Please keep in mind that some banking institutions charge transmittal or processing fees. The originating company must pay transmittal fees. International transfers must account for exchange rate to USD.

**RETURN ALL COMPLETED FORMS (PAGES 1-10).**

## Staff

Your company's membership extends to your company's staff. Individuals linked to a company membership receive relevant communications related to industry activities and MBA programs and services, as well as discounts on conferences, products, and services. Use the form below to add key individuals to your company membership roster.

### Functional Role: Head of Mortgage/Chief Executive Officer

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Executive Assistant to CEO

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Operations

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Originations/Production

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

### Functional Role: Servicing

Name Mr. Mrs. Ms.		Title	
Phone (optional)		Email	
Street Address (if different than company address)	City	State	Zip

# APPLICATION

## Functional Role: Capital Markets

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Functional Role: Compliance

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Functional Role: Risk Management

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Functional Role: Education & Training

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Functional Role: Data & Analytics

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Functional Role: Digital Infrastructure/Technology

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

# APPLICATION

## Functional Role: Finance

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Marketing

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Product Development/Innovation

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Diversity & Inclusion

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Regulatory Policy

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip

## Functional Role: Government Affairs

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Name Mr. Mrs. Ms. Title

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Phone (optional) Email

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Street Address (if different than company address) City State Zip



# APPLICATION

## Functional Role: Underwriting

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Functional Role: Quality Control

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Functional Role: Marketing/Business Development

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Additional Staff Listing

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Additional Staff Listing

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## Additional Staff Listing

Name Mr. Mrs. Ms.	Title		
Phone (optional)	Email		
Street Address (if different than company address)	City	State	Zip

## MORPAC Authorization

I authorize MORPAC, the political action committee of the Mortgage Bankers Association (“MBA”) of which the above referenced enterprise is a member, to solicit contributions from myself and the executive and administrative employees and shareholders of my company (those paid on a salary basis and have policymaking, managerial, professional, or supervisory responsibilities). The authorization is effective for the years indicated below.

<input type="checkbox"/> 2025			
	Signature	Name (Print)	Date
<input type="checkbox"/> 2026			
	Signature	Name (Print)	Date
<input type="checkbox"/> 2027			
	Signature	Name (Print)	Date
<input type="checkbox"/> 2028			
	Signature	Name (Print)	Date

Contributions to MORPAC are used to support candidates to federal office. MORPAC may only solicit contributions from certain restricted classes of individuals. MORPAC is required to obtain written member company authorizations prior to soliciting individuals on the basis that they are eligible member employees or shareholders.

Member authorizations are designated by year; multiple year authorizations are permitted at one time. A company may authorize only one trade association PAC each year to solicit permitted employees.

A MORPAC representative will contact you to receive your permission prior to soliciting any of your employees or shareholders pursuant to this authorization. The above signatory is authorized to provide MORPAC with this solicitation authorization.

# MBA Canons of Ethics

## 1. Professionalism

Members conduct their business in a professional manner, ensuring that their personnel are knowledgeable in the areas of real estate finance in which they participate and are acting in compliance with sound industry practices.

## 2. Integrity and Confidentiality

Members act in a manner that recognizes that integrity and confidentiality are essential in the real estate finance industry.

## 3. Public Trust

Members do not commit fraud or misrepresentation against the public and do endeavor to protect the public against fraud, misrepresentation and unethical practices in the real estate finance business. Members help eliminate or prevent practices which could be damaging to the public or to the integrity of the real estate finance industry.

## 4. Fiduciary Responsibilities

Members maintain and use money or property held on behalf of others in a prudent, identifiable manner and for the purposes such were received.

## 5. Disclosure of Information

Members provide accurate, timely and meaningful information to those with whom they do business.

## 6. Conflicts of Interest

Members disclose any financial or other conflicts of interest.

## 7. Compliance with Laws

Members act in conformity with applicable laws and regulations, including but not limited to antitrust, data security, and anti-discrimination laws, and cooperate in every appropriate way with governmental bodies.

## 8. Non-discrimination

Members conduct their business without regard to race, color, sex, religion, marital status, national origin, age, or any other protected class status of the persons with whom they deal.

## 9. Honesty in Advertising

Member advertisements and solicitations accurately describe products and services, using clear, simple, truthful and understandable statements.

## 10. Sanctity of Agreements

Members do not breach or avoid an agreement or commitment, whether written or oral.

## 11. Competition

Members support healthy competition in the real estate finance industry.

## 12. Ethics Compliance

Members and their employees engaged in real estate finance are familiar with and comply with these Canons. Members cooperate, promptly and in good faith, with any investigation related to compliance with these Canons. Failure to cooperate may result in suspension from or termination of membership.