

ONE VOICE. ONE VISION. ONE RESOURCE.



MEMBERSHIP APPLICATION

Residential Members

Our strength is your SUCCESS. With a dedicated team of policy and advocacy experts, we drive legislation and regulation to ensure your business is able to operate at its full potential. We support members' success in our dynamic, evolving industry through education, research, information and events. Our member resources are must-have tools that are an investment in the success of your team and your business.

MBA.ORG/JOIN

MBA[®]

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).

RESIDENTIAL DUES CALCULATION

Residential Regular Member Dues Assessment Definitions

All calculations are for the one-year period July 1, 2023–June 30, 2024.

Residential Originations (complete lines 1 and 4 below)

Origination volume includes mortgage originations from all channels – retail, consumer direct, wholesale and correspondent. Include first mortgage loans, loans on mobile homes, construction loans, HELOCs, seconds, portfolio loans, and reverse mortgages, whether sold or retained in portfolio.

Residential Servicing (complete lines 2 and/or 3 and 4 below)

Servicing volume includes all servicing activity, including (a) servicing of loans for others (e.g. Fannie Mae, Freddie Mac, Ginnie Mae or private investors), whether serviced in-house or subserviced for your company by others, (b) servicing for your own portfolio, and (c) loans subserviced by your company for others.

Residential Mortgage Investment/Securitization (complete lines 5 and/or 6 and 7 below)

Mortgage Investment/Securitization includes all residential mortgage assets held by non-originating investors plus annual volume of residential mortgages issued as mortgage-backed securities (MBS).

Residential Mortgage Origination and Servicing Dues Calculation

	Volume	Dues Payable (Pg. 10)
1 Residential Originations	_____	\$ _____
2 Residential Servicing, (include (a) + (b) from servicing definition)	_____	\$ _____
3 Residential Subservicing (include (c) from servicing definition)	_____	\$ _____ *
* Subservicing dues payable at 50% of the listed amount.		
4 Total Residential Origination/Servicing Dues (lines 1 + 2 + 3 =):		\$ _____

Residential Investment/Securitization Dues Calculation (Non-Originating Investors Only)

	Assets/Volume	Dues Payable (Pg. 10)
5 Residential Mortgage Assets Held (Do not include originations held in portfolio. These should be included in line 1 above.)	_____	
6 Residential Mortgages Issued as MBS	_____	
7 Total Residential Investment/Securitization Dues	_____	
Include total from line 4 or total from line 7 on the Application Form on page 3.		\$ _____

Residential Member Dues Total

Residential Regular Member Dues (line 4 or 7 from page 2)		\$ _____
Total 2025 Dues Payable		\$ _____

Payment Information

Membership dues are non-refundable

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

For assistance, contact
 MBA's Member Services at
 (800) 793-6222, select option 1
 or visit 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 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).

Company Name

Contact Person Phone Number

Street Address City State Zip

Banking Institution

Banking Institution Street Address City State Zip

Invoice or Order Number Total Payment Amount

Mortgage Bankers Association ACH Information

Receiving Institution Name:	Truist 214 N. Tryon Street Charlotte, NC 28202
Account Name:	Mortgage Bankers Association
Account Type:	Checking
Account Number:	53026776
Routing Number:	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).

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 | | |

Primary Contact

The primary contact serves as the company's membership coordinator. The primary contact receives all corporate membership related communication, including receipts, renewal documents, etc., and has online access to manage the corporate roster, subscriptions, etc.

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

Secondary Contact

The secondary contact also receives renewal communication and has online access to manage the company membership.

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

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: 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: Head of Residential Lending

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

Functional Role: Head of Compliance

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

Functional Role: Head of Servicing (if applicable)

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

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Functional Role: Chief Financial Officer

Name Mr. Mrs. Ms. Title

Phone (optional) Email

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

Functional Role: Head of Human Resources

Name Mr. Mrs. Ms. Title

Phone (optional) Email

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

Functional Role: Head of Training and Development

Name Mr. Mrs. Ms. Title

Phone (optional) Email

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

Functional Role: Head of Diversity, Equity & Inclusion

Name Mr. Mrs. Ms. Title

Phone (optional) Email

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

Functional Role: Head of Credit Risk

Name Mr. Mrs. Ms. Title

Phone (optional) Email

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

Functional Role: Head of Government Relations

Name Mr. Mrs. Ms. Title

Phone (optional) Email

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

APPLICATION

Functional Role: Head of Information Technology

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 _____

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.

2024 PAYMENT DUES SCHEDULE

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

Residential Members

RESIDENTIAL DUES SCHEDULE

Origination Volume (Millions)	2025 Dues	Servicing Volume (Millions)	2025 Dues
\$1-75	\$1,350	\$1-1,000	\$1,350
\$76-100	\$1,980	\$1,001-1,500	\$1,980
\$101-150	\$3,050	\$1,501-2,500	\$3,050
\$151-225	\$4,575	\$2,501-3,500	\$4,575
\$226-300	\$6,550	\$3,501-5,000	\$6,550
\$301-375	\$8,590	\$5,001-6,500	\$8,590
\$376-500	\$10,575	\$6,501-8,000	\$10,575
\$501-650	\$13,170	\$8,001-9,500	\$13,170
\$651-800	\$16,475	\$9,501-11,000	\$16,475
\$801-1,000	\$21,050	\$11,001-13,000	\$21,050
\$1,001-1,250	\$26,340	\$13,001-15,000	\$26,340
\$1,251-1,500	\$32,950	\$15,001-20,000	\$32,950
\$1,501-2,000	\$39,450	\$20,001-25,000	\$39,450
\$2,001-2,500	\$52,700	\$25,001-30,000	\$52,700
\$2,501-3,000	\$65,800	\$30,001-40,000	\$65,800
\$3,001-4,750	\$78,975	\$40,001-80,000	\$78,975
\$4,751-20,000	\$95,550	\$80,001 and above	\$95,550
\$20,001 and above	\$115,375	Subservicing dues are payable at 50% of the dues listed for the corresponding volumes.	

Commercial/Multifamily Members

COMMERCIAL/MULTIFAMILY DUES SCHEDULE

Origination and Servicing Volume (Millions)	2025 Dues
\$1-100	\$1,855
\$101-160	\$2,240
\$161-250	\$2,800
\$251-500	\$3,560
\$501-1,000	\$5,190
\$1,001-2,500	\$8,390
\$2,501-5,000	\$12,510
\$5,001-10,000	\$19,220
\$10,001-25,000	\$23,800
\$25,001 and above	\$41,450
Subservicing dues are payable at 50% of the dues listed for the corresponding volumes.	

MORTGAGE PORTFOLIO (Commercial/Multifamily Only) OR INVESTMENT/SECURITIZATION

(Residential and Commercial/Multifamily) DUES SCHEDULE

Mortgage Portfolio OR Investment / Securitization	2025 Dues
Less than \$1 billion	\$1,880
\$1-4.9 billion	\$4,175
\$5-9.9 billion	\$8,650
\$10 billion or greater	\$12,975

MORTGAGE/TITLE INSURANCE COMPANY

Gross Revenue from Mortgage and/or Title Insurance Underwriting	2025 Dues
Less than \$500 million	\$11,300
\$500 million-\$1 billion	\$22,475
\$1 billion and above	\$33,750

* Membership dues are prorated accordingly for join dates after January 1.

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.