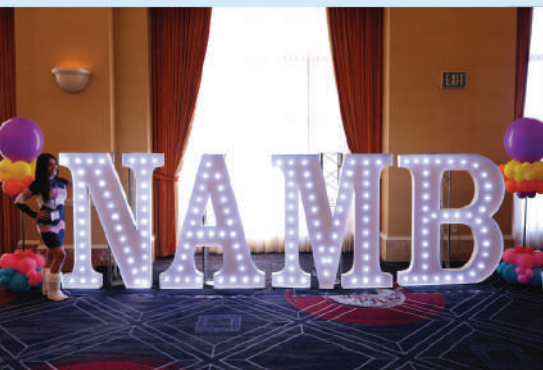


MEMBERSHIP MATTERS



NAMB (National Association of Mortgage Brokers) is the voice of the mortgage industry, representing the interests of mortgage professionals & homebuyers since 1973.



Top 10 Reasons to Join NAMB



- 1** Volunteer-led, member-driven organization
- 2** Legislative representation in Washington DC since 1973
- 3** NAMB members adhere to a strict code of ethics
- 4** Earn designations such as the GMA, CRMS & CMC
- 5** Elevate your membership as a Lending Integrity Professional
- 6** Go next level with our industry-supported certifications
- 7** Receive 8-Hour NMLS-approved CE for only \$12
- 8** Cash in on valuable member discounts
- 9** Up your tech game with NAMB Toolbox
- 10** Network with your peers at our conferences & events!

[**namb.org/membership**](https://namb.org/membership)

Membership Groups

NAMB is the voice of the mortgage industry, representing the interests of mortgage professionals and homebuyers since 1973.



NAMB and its affiliate companies are committed to promoting the highest level of ethical standards & professionalism for its members.

[NAMB.ORG/MEMBERSHIP](https://namb.org/membership)

PROFESSIONAL (\$150)

Membership in this classification is open to any individual who meets the definition of a Mortgage Professional as described in the NAMB Bylaws. A Professional Member shall be a voting member of the Association and shall also receive additional benefits included in the policy & procedures manual, as well as a Certificate of Membership.

CORPORATE

(tiered annual dues)

Offers membership to a Company for members who will be assigned individual membership as either Professional or Associate based on membership qualifications.

\$1300, up to 10 members

\$3250, up to 25 members

\$6750, up to 50 members

ASSOCIATE (\$150)

Membership in this classification shall be open to any individual who does not meet the definition of Mortgage Professional as described in the NAMB Bylaws. Associate Members shall not have a vote in the affairs of the Association, but may serve on committees & will receive a Certificate of Membership.

INSTALLMENT PLANS! Monthly (\$14.99/mo) or Quarterly (\$39.99/every 3 mo)

For auto-renewing Professional & Associate members!

PROFESSIONAL NEWLY LICENSED (free!)

Only for first-time members. Only for mortgage professionals who are newly licensed in the industry for the first time, for less than one year. Membership will be approved once verified at nmlsconsumeraccess.org. This membership does not carry voting rights.





Compare Membership Benefits

COURTESY **FREE!**

PROFESSIONAL **\$150**

✓	✓	Profile on NAMB.org
	✓	NAMB Toolbox benefits
	✓	Discounts on NAMB conference registration
✓	✓	Exclusive NAMB member-only newsletters
	✓	Discounts on all NAMB certifications
	✓	Discounts on NMLA-approved continuing education
✓	✓	Immediate access to the NAMB Hive community
✓	✓	Instant access to an educational webinar archive
	✓	Exclusive discounts from our Partners & Sponsors
	✓	Exposure to NAMB Elevate mentorship program*
	✓	Opportunity to self-nominate for NAMB Awards*
	✓	Opportunity to earn NAMB Rewards*
✓	✓	Opportunity to donate to NAMBPAC
	✓	Invitation to NAMB YP & other committee meetings



Benefits & Discounts

NAMB TOOLBOX

Select companies committed to helping mortgage pros via benefits, discounts & exceptional customer service.

ADUVO
ASK THE UNDERWRITER
AT&T
BROKERVA
THE CE SHOP
EMPIRE LEARNING
EPOCH OS
FIRSTLINE COMPLIANCE
FULLY ALIGNED MARKETING
GUIDE MORTGAGE LICENSING
HP
INGENIUS
LEAD HACKERS
LENDER PORTAL
LERNMORE
LOAN DNA
LOAN TEAM TRAINING
MLO FORCE
MORTGAGE ADVISOR TOOLS
NATIONAL NOTARY ASSOC
PIXINGO
PREFERRED SYSTEMS
PROPERTY REACH
PURPLE THREAD
RAPIDIO
ROAM
SCOTSMAN GUIDE
SOCIAL MEDIA HONEY
STRATEGIC COMPLIANCE PRITNRS
STUDENT LOANIFY
VONK DIGITAL
YOUVOUCH
ZEITRO



FREEBIES

NAMB Podcast

industry chat with Ginger Bell & Matt Shields

NAMB Inspire

women's mentoring group meets every second Tuesday

Success Builder

business empowerment session meets every Monday

Newsletters

Weekly exclusives "Hello L.O.!" & "namb_stagram" plus news from our industry partners & sponsors

MEMBER SAVINGS

- Discounted rates to NAMB's three annual conferences
- Discounted rates for NAMB's certifications (CVLS, CREV, CFMP & more)
- Discounted NMLA-approved continuing education
- Exclusive member discounts include discounts, lower rates & waived fees
- Travel discount program includes any U.S. flight, hotel or car!

ADD YOUR COMPANY TO THIS GROUP OF INDUSTRY LEADERS!

Email valsaun@namb.org.

Education & Certifications



Founded in 2021, NAMB-U is your one-stop-shop for all of NAMB's education training.



The Certified FHA Mortgage Professional (CFMP) sets you up to be an expert in federal loans.
Sponsored by Freedom Mortgage.



The Certified Veterans Lending Specialist (CVLS) is a mortgage professional who understands the nuances of VA loans.
Sponsored by Newrez.



The Certified Reverse Mortgage Specialist (CREV) navigates the over-65 market & the reverse mortgage conversation with confidence.
Sponsored by Liberty Reverse.



The Certified Credit Specialist (CCS) demonstrates a mastery of credit review & performs in-depth credit analyses to educate others.
Sponsored by RocketPro.



The Certified Mortgage Consultant (CMC®) is a mortgage professional with 5 years or more in the industry,



NAMB's mid-level credential, the Certified Residential Mortgage Specialist (CRMS®), measures the knowledge of mortgage professionals with 2 years in the industry.



The GMA® is an entry-level certification exam designed for new residential mortgage professionals, testing ethics, rules & regulations, and products & services of the mortgage industry.



NAMB partners with industry leaders to offer 2 to 5 free educational webinars each month!

Communications

WEBINARS

NAMB partners with industry leaders & innovators to educate, inform & inspire via several free webinars each month.

MAGAZINE

NAMB Magazine is published digitally 11 times a year. Keep up on association activities & a changing industry, and learn how you can thrive!



EMAIL

Members regularly receive member-exclusive Saturday newsletters, webinar invites, sponsor & partner offers, early bird discounts & more!

SOCIAL MEDIA

NAMB keeps you informed with cross-channel posts every weekday across Instagram, LinkedIn & Facebook.

COMMUNITY

The NAMB Hive is the online forum & education hub, buzzing with energy, ideas & support for mortgage professionals like you.

PODCAST

Emmy award-winning producer Ginger Bell & seasoned LO Matt Shields take a weekly deep-dive into the challenges & innovations transforming how mortgage pros do business.



By the Numbers

16

AFFILIATED STATE ASSOCIATIONS

52

YEARS OF SERVICE TO THE MORTGAGE INDUSTRY

60

MEMBER COMPANIES

85

VOLUNTEER BOARD & COMMITTEE MEMBERS

2,500

NAMB-CERTIFIED MORTGAGE PROFESSIONALS

3,300

ANNUAL NAMB CONFERENCE ATTENDEES

18,000

NAMB FOLLOWERS & SUBSCRIBERS

54,000

NAMB MEMBERS NATIONWIDE

Credibility

As a NAMB member, you're recognized as a top-tier mortgage professional, affiliated with the most established association in the business. NAMB provides mortgage professionals with education opportunities, and offers rigorous certification programs to recognize members with the highest levels of professional ethics & education.

NAMB helps me connect with mortgage professionals and keep up to date with the mortgage industry's trends & opportunities. NAMB keeps me informed on issues going on in the industry to help me better understand my clients' needs & challenges.

– CANDY SIRIROTPIBOON
Director of Client Relations, PCV Murcor
NAMB member since 2023



NAMB membership helps me to connect with other brokers and stay up to date on mortgage legislation & our ever-changing industry. Most importantly, I am a part of a community that is focused on helping homebuyers achieve their dreams of homeownership.

– LIBRA BRANCH
Broker/Owner, The Mortgage Diva LLC
NAMB member since 2023



Thank you for an excellent, small but cozy, Focus event! This & the 2023 Las Vegas conference truly impacted my business in a positive way. I believe NAMB's events are getting even better & more productive for us as Brokers & MLOs!

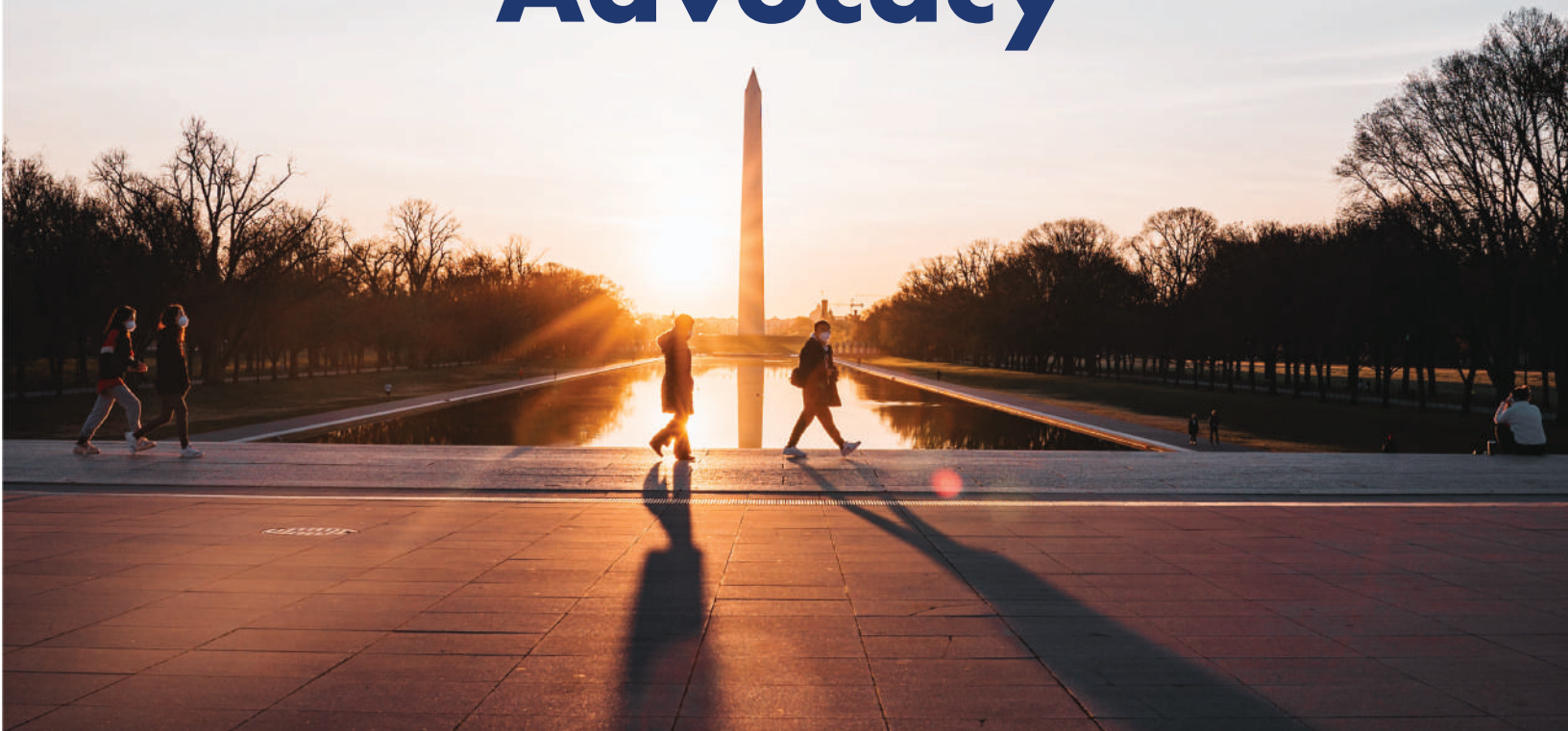
– MARK TEYTEL
Managing Broker, TapMoney
Recipient of the NAMB Southeast Mortgage Broker of the Year Award
NAMB member since 2018

NAMB membership links me to all the resources needed to run a successful mortgage company. The educational & training programs and annual national convention have created tremendous opportunities for me.

– KOFI AMOABIN
CEO, Oracle Mortgage Company



Advocacy



NAMBPAC is NAMB's voluntary, non-partisan Political Action Committee (PAC). NAMBPAC is the Mortgage Broker Industry's voice in the halls of Congress, and the only Political Action Committee that represents mortgage brokers' interests on Capitol Hill.



What is the intention of NAMBPAC?

NAMBPAC raises money to elect and re-elect candidates that have clear understanding of the topics that are at the forefront of the mortgage broker industry and who support our initiatives. NAMBPAC's primary function is to support those candidates whose voting record and vision reflect the interests of our industry. NAMBPAC promotes member companies and their employees to participate in the campaign process ensuring that we have friends and allies in Congress.

Why donate to NAMBPAC?

When you contribute to NAMBPAC you're helping your business and, on a larger scale, the Mortgage Broker Industry. NAMB members build a united voice on Capitol Hill & provide a key role in the campaign process by contributing funds to support candidates who share the same viewpoints & outlook for our industry. By sending messages to candidates & elected leaders, NAMBPAC provides pivotal information that helps decisionmakers on Capitol Hill know & understand the issues affecting the mortgage broker industry.

Can my company contribute to NAMBPAC?

Yes, though your company's donation goes into the NAMBPAC non-federal account. What is the difference between NAMBPAC's non-fed account & multi-candidate account? The former is comprised of corporate donations or "soft dollars," a company's or association's earnings which help defray the administrative cost of operating the PAC. The latter is comprised of individual donations or "hard dollars," which represent an individual's contributions. These funds are donated to political candidates for election & re-election.

Recognition

The **NAMB Recognition Awards** acknowledge numerous individual winners as well as several companies. NAMB presents these awards at its annual conference.

NEW BROKER OF THE YEAR: Ana Ortiz Ryan Gilliam Thomas Zinschlag BROKER OF THE YEAR: Kevin Areia Ashley Bedford Hilal Barque Imad Canavati Melinda Casem Aaron Clark Daniel Clifton Bannen Davis Marcia Demelo Ray Gulam Vipul Hapani Jeffrey Hohman Nouri Iskander Kyla Kahian Omar Khamisa Rene Kneller Debbie Krum Victor Lofinmakin Geiner Lopez Marlen Maddux Chris Madrid Kay Cleland McCarthy Derek McGowan Avalon McLeod William Morales Pina Raquel Oliva Kevin Pennington Norman Phillips Liliana Pribadi Michael Rodriguez Andrew Russell Tikva Hope Sekezi Alex Shekhtman Timothy Stacey Kimberly Terry Mark Teytel Aimy Van Ben Vogler Luke Weil Charlotte Wheeler Nathan Young YOUNG PROFESSIONAL OF THE YEAR: Tyler Carlston Zach Coombs Angel Cordero Brandon Croucier JD Cutri Aaron Farrell Taylor Gardner Arash Izadyar Marco Jimenez Lara Long Shawn Malkou Rodolfo Hernandez Martinez Eric Rodriguez Brian Tewes Austin Vaswani INFLUENCER OF THE YEAR: Everett Arakawa Libra Branch Brandon Carrero Chris Kyun Choe Toshia Drummond Brian Harvey Kristin Hess Mandy Phillips Joe Rychalsky Carlos Scarpero Tommy von Nordheim Tiffanie Workman ACCOUNT EXECUTIVE OF THE YEAR: Raoul Badde Judy Chow Louis Maldonado Alejandro Otero Michael Pierce Janine Truman Shelby Vinson Ari Zaimi	SERVICE PARTNERS OF THE YEAR APPRAISAL MANAGEMENT: Equity Solutions USA COMPLIANCE: Firstline Compliance Guide Mortgage Licensing LENDER (WHOLESALE): Freedom Mortgage Liberty Reverse Mortgage MARKETING: Fully Aligned Marketing MLO Branding Academy PROCESSING: wemlo SOFTWARE & TECHNOLOGY: ARIVE Lead Hackers Lender Price Lending Pad Vonk Digital 
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The **NAMB Top Veteran Lending Officer (TVLO) Awards** acknowledge those veterans who currently work in the mortgage industry.

NAMBAWARDS.ORG  APPLICATION DEADLINE: NOVEMBER 10, 2025	TOP VETERAN LOAN ORIGINATOR  AWARDS2025
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namb.org/awards

Award nominations are open only to NAMB members.

Committees

Email namb@namb.org to inquire about joining a committee!

Awards

CHAIR: Michael DeSantis, CRMS

Each year a Call for Nominations is sent. Chaired by the VP, the Awards Committee reviews nominations received & ultimately selects based upon members' at-large nominations or search results. Awards include the Mortgage Professional of the Year & the Kathy Love Volunteer of the Year Award.

Bylaws

CHAIR: Charlie Chedester, CRMS, CVLS, CCS

Reviews the bylaws & proposes changes as necessary to the Board. The Committee's members consist of 5 current or past delegates elected, one from each region (West, North-east, Southeast, Southwest & Mid-West). Nominees must have been members of NAMB for 3 years or more.

Communications

CHAIR: Cathy Lee, CRMS, CFMP

Creates, monitors, updates & revises written public communications of the Association including press releases, website content & social media. The President-appointed chairperson selects at least 4 other NAMB members for the committee.

Conference

CHAIR: NAMB Executive Committee

Plans & organizes meetings, conferences & events for the Association. The President-appointed chairperson selects at least 5 other NAMB members for the committee.

Education & Certifications

CHAIR: Ray Edwards, CRMS, and Lisa O'Connor

Establishes, publishes, applies, reviews & revises certification eligibility standards, policies & procedures related to NAMB's certification programs. Creates, monitors, updates, revises, distributes & establishes standards for the Association's educational services. Voting members, including the chairperson, must be professional NAMB members with at least one valid NAMB designation. The President-appointed chairperson selects at least 4 other NAMB members for the committee.

Finance

CHAIR: Jeff Parry, CRMS

Prepares & submits recommendations for the orderly allocation (budgeting), receipt & expenditure of the Association's funds, and reviews dues & contributions to assure that financial obligations are met. The Treasurer chairs the Finance Committee, which includes 3 President-appointed members.

Government Affairs

CHAIR: Marvin Hudson, CRMS, CREV

Monitors & disseminates information on legislative & regulatory activity affecting members, promotes a favorable legislative environment for mortgage brokers, and develops position statements. The President-appointed chairperson selects 7 or more NAMB members for the committee.

Industry Partners

CHAIR: Michael Farrell, CRMS

Engages industry leaders to partner with NAMB on member benefits, educational webinars, certification courses & event sponsorship.

Legislative Action Fund (LAF)

CHAIR: Jim Nabors, CMC, CRMS, CFMP, CVLS

Oversees NAMB's efforts to secure financial support for its Government Affairs initiatives. LAF does not contribute to or support candidates; instead, it advocates for policies & issues critical to the mortgage industry. The President-appointed chairperson selects up to 4 NAMB members for the committee.

Membership

CHAIR: Jeff Parry, CRMS

Implements an annual membership promotion campaign & assures that applications meet the minimum criteria as prescribed in association bylaws. It reviews & proposes changes in membership requirements & recommends changes in the dues structure to the Board. The President-appointed chairperson selects at least 5 NAMB members for the committee.

Nominating & Past Presidents

CHAIR: Jim Nabors, CMC, CRMS, CFMP, CVLS

Policies & Procedures

CHAIR: Michael DeSantis, CRMS

Evaluates & makes recommendations to the Board regarding requests for exceptions to & potential conflicts with existing policy, as well as actions to be taken with regard to policy violations. The committee must consist of one member of the Executive Committee & two directors at large appointed by the President.

Political Action (PAC) & Legislative Action Fund (LAF)

CHAIR: Jim Nabors, CMC, CRMS, CFMP, CVLS, and Jeff Parry, CRMS

NAMB PAC is NAMB's voluntary, non-partisan Political Action Committee, which represents the mortgage broker industry's voice in the halls of Congress. This is the only PAC that represents mortgage brokers' interests on Capitol Hill.

State Leadership

CHAIR: Michael Farrell, CRMS

Delegate Council, chaired by the President-Elect, is the body responsible for representing & being a forum for expressing & realizing regional interests & concerns.

Technology

CHAIR: Steven Scott, CRMS

Helps NAMB members stay current with technological advancements & tools that can help them better serve their clients & improve their businesses. This new committee also identifies & prioritizes key technology issues & initiatives, and works with NAMB leadership to ensure that technology is integrated into its overall strategic plan. The President-appointed chairperson selects up to 6 NAMB members & Industry Partners for the committee.

Young Professionals

CHAIR: Matthew Shields

Dedicated to fostering the next generation of mortgage professionals by providing education, mentorship, networking & leadership opportunities. The chairperson cultivates a strong, innovative & diverse community of young mortgage professionals committed to upholding the highest industry standards & advancing the future of mortgage brokerage.

NAMB Volunteer Board of Directors 2025-2026

Team



FL
Kimber White, CRMS
RE FINANCIAL SERVICES, INC.
PRESIDENT



OH
Michael Farrell, CRMS
NATIONS LENDING
PRESIDENT-ELECT
Industry Partners & State
Leadership Committees



MA
Michael DeSantis, CRMS
AMERICAN MORTGAGE RESOURCE
VICE PRESIDENT
Industry Partners &
Awards Committees



FL
Jeff Parry, CRMS
VIP LENDING
TREASURER
Membership &
PAC Committees



HI
Cathy Lee, CFMP, CRMS
HHOC MORTGAGE
SECRETARY
Communications Committee



OH
Jim Nabors, CMC, CRMS, CREV, CFMP
WESTERN OLYMPIC FINANCIAL GROUP
IMMEDIATE PAST PRESIDENT
PAC, Nominating &
Ethics Committees



AZ
Ray Edwards, CRMS
EDWARDS FINANCIAL SERVICES
DIRECTOR
Education Committee



CA
Marvin Hudson, CREV, CVLS
VIEWPOINT FINANCIAL HOME LOANS
DIRECTOR
Government Affairs
Committee



FL
Lisa O'Connor
COASTLINE FEDERAL CREDIT UNION
DIRECTOR
Education Committee



OH
Steven L. Scott, CRMS, CVLS
AFFINITY GROUP MORTGAGE
DIRECTOR
Technology Committee



CO
Doug Braden, CVLS
EXCEL FINANCIAL GROUP
DIRECTOR



UT
Lauren Patterson, CRMS
PATRIOT HOME LOANS, INC.
DIRECTOR



AZ
Rocke Andrews, CMC, CRMS
CHIEF FINANCIAL OFFICER



FL
Valerie J. Saunders, CRMS
CHIEF EXECUTIVE STRATEGIST



PA
Jilly MacDowell
NAMB MAGAZINE



FL
Hunter Higginbotham
DATABASE MANAGER

Maximize Your Membership

Professional associations provide opportunities to learn about trends & opportunities in the field and to connect with other professionals. Here are some steps you can take to make the most of your professional association membership.

Attend association events.

NAMB hosts three annual conferences where members have an opportunity to network & learn from experts in the field.

Volunteer!

By helping at an event or working on a committee, you'll have the opportunity to develop close working relationships with other members & to get an up-close look at the inner workings of the association itself. Volunteering expands your network & builds your resume!

Continue your education.

Once you've completed your formal education, it's up to you to stay up to date in your field. Utilizing the continuing education resources of an organization is a great way to do this. NAMB regularly offers certifications, webinars & other opportunities for CE throughout the year, both virtually & in person around the country.

Talk to people.

One of the primary purposes of a professional organization is to bring together people with similar interests. If you're not networking, you're missing out on one of the greatest benefits of association membership. Demonstrate an interest in the people you meet at association meetings & conferences. And then stay in touch through NAMB's LinkedIn group & social media!

Read association publications.

Your professional membership includes a subscription to NAMBCentral magazine, newsletters & access to vast web resources. Reading these publications will help you to stay aware of current issues & trends in your field.

Contribute to an association publication.

If you have a blog or writing is an interest, consider pitching an article to NAMBCentral magazine! Our readers want to learn about real-life experiences & good business practices in the industry. Submit your ideas or articles to magazine@namb.org.

Put your association membership on your resume & LinkedIn profile.

Employers are impressed with professional association memberships because it demonstrates interest in & commitment to the field. If you can also list committee positions or publications, all the better!

You will get out as much as you put in to a professional association membership. Taking an active role will help you increase your knowledge of your field, expand your professional network & advance your career!

Abridged from George Washington University's School of Public Health.



PROFESSIONAL

\$150

Membership in this classification is open to any individual who meets the definition of a Mortgage Professional as described in the NAMB Bylaws. A Professional Member shall be a voting member of the Association and shall also receive additional benefits included in the policy & procedures manual, as well as a Certificate of Membership.

ASSOCIATE

\$150

Membership in this classification shall be open to any individual who does not meet the definition of Mortgage Professional as described in the NAMB Bylaws. Associate Members shall not have a vote in the affairs of the Association, but may serve on committees and will also receive a Certificate of Membership.

PROFESSIONAL NEWLY LICENSED

no charge

Only for first-time members & mortgage professionals who are newly licensed for the first time for less than one year. Membership will be approved once verified at nmlsconsumeraccess.org. This membership class does not carry voting rights.

CORPORATE

tiered annual dues

Offers membership to a Company & will be assigned individual membership as either Professional or Associate based on membership qualifications. \$1300, up to 10 members, \$3250 up to 25 members, \$6750 up to 50 members

NAMBPAC

optional

Contributions to NAMBPAC are voluntary, may be made in any amount, and individuals may elect not to contribute without fear of reprisal. Contributions are used for political purposes, specifically to support federal candidates who support mortgage professionals, consumers & small businesses. NAMBPAC contributions must be made with a personal (not corporate) credit card or check.



NAMB

Membership Application

Last Name

First Name

Company

Title

Mailing Address

City

State

Zip

Office Phone

Mobile Phone

NMLS#

Email

Authorization: I am applying for NAMB membership & agree to abide by the requirements of the NAMB Code of Ethics & NAMB Best Lending Practices. I also pledge to adhere to & support the NAMB Bylaws & Policies, as they are written today & as they may be amended from time to time. I authorize NAMB to charge my credit card in the amount stated below.

Signature

Payment Total

Date

NEW! Monthly (\$14.99/mo) & Quarterly (\$39.99/quarter)
installments available for Professional & Associate memberships.
Auto renew is required.

Charge my ☐ VISA ☐ MC ☐ AMEX Check Enclosed ☐

Name on Card

Card #

Expiration Date

CVV

NAMB will only use your email address for official NAMB business.
NAMB may not share your email with its direct subsidiaries.
NAMB will not sell or share your email with any third party.

TOP 10 REASONS TO JOIN!

- Volunteer-led, member-driven organization
- Legislative representation in Washington DC since 1973
- NAMB members adhere to a strict code of ethics
- Earn designations such as the GMA, CRMS & CMC
- Elevate your membership as a Lending Integrity Professional
- Go next level with our industry-supported certifications
- Receive 8-Hour NMLS-approved CE for only \$12
- Cash in on valuable member discounts
- Up your tech game with NAMB Toolbox
- Network with your peers at our conferences & events!

namb.org/membership

Annual Conferences

Membership includes free registration to NAMB's three core events:

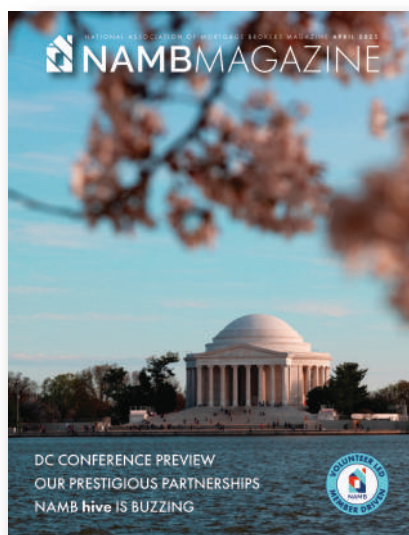
NAMB Focus is our January marketing, sales & technology conference.

NAMB LRC is our spring legislative & regulatory conference, held in DC.

And NAMB National is the annual big kahuna, in Vegas in the fall!



Our first event of the year is held in January, in the East (as a complement to our annual fall conference in Vegas). **#NAMBFocus** puts the spotlight on marketing, sales & tech, so attendees can begin the new year with clear goals & tools for success.



This members-only event features dynamic speakers, hot topics,, lobbying on Capitol Hill, and a fun-filled PAC reception. **#NAMBLRC** is a critical component of NAMB's robust legislative agenda.



With more than 120 exhibitors and 2,000-plus attendees, **#NAMBNational** is the premier event in the U.S. for mortgage professionals. Join us for three days of learning, inspiration, camaraderie & extra-curricular activities in Vegas!

2026 Dates

JANUARY 8-10
ORLANDO FL

APRIL 21-22
WASHINGTON DC

OCTOBER 16-19
CAESARS LAS VEGAS