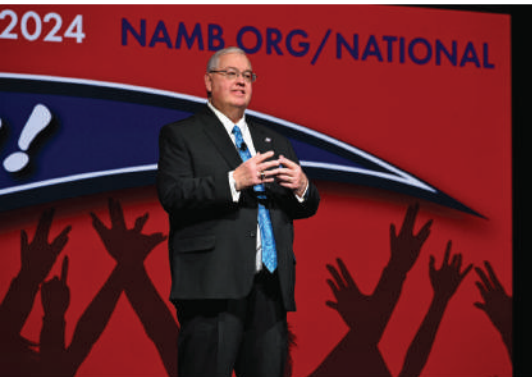




NAMB



2024 NAMB.ORG/NATIONAL



MEMBERSHIP MATTERS



The **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 Be associated with an established industry group (founded in 1973)

2 Get legislative representation in DC through our advocacy & NAMBPAC

3 Elevate yourself professionally by adhering to a strict Code of Ethics

4 Earn designations such as the GMA, CRMS & CMC

5 Be a Lending Integrity Professional and display the Lending Integrity Seal of Approval (LISA)

6 Get CVLS, CREV & other industry-supported certifications

7 Continue your education with NAMB U classes, webinars and events

8 Enjoy valuable member discounts

9 Improve your tech game with NAMB Toolbox's tech-centric partners

10 Network with your peers at NAMB's national conferences!

namb.org/membership

Membership Levels

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.

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 & will receive 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

NEW INSTALLMENT PLANS! Monthly (\$14.99/month) Quarterly (\$39.99/quarter)

Available for Professional & Associate memberships!
Auto renew is required.

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.

namb.org/membership



Compare Membership Benefits

COURTESY
FREE!

PROFESSIONAL
\$150

| COURTESY FREE! | PROFESSIONAL \$150 | |
|--------------------------|------------------------------|--|
| ✓ | ✓ | Profile on NAMB.org |
| | ✓ | NAMB Toolbox benefits |
| | ✓ | Discounted rates to NAMB conferences |
| ✓ | ✓ | Exclusive NAMB member-only emails |
| | ✓ | Discounted rates to NAMB education certification classes (CVLS, CFMP, CREV, etc) |
| | ✓ | Discounted NMLA-approved continuing education |
| ✓ | ✓ | Access to educational webinars |
| ✓ | ✓ | Access to the member-only NAMB official Linked In Group |
| | ✓ | Access to NAMB-endorsed partner & provider discounts on products & services |
| | ✓ | Exclusive discounts with EC purchasing & NAMB member travel discount program |
| ✓ | ✓ | Opportunity to donate to NAMBPAC |



Benefits & Discounts

NAMB TOOLBOX

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

- Aduvo
- AT&T
- BrandStar
- BrokerVA
- CardTapp
- The CE Shop
- EC Purchasing
- Empire Learning
- Epoch OS
- FirstLine Compliance
- Fully Aligned Marketing
- Guide Mortgage Licensing
- HP
- Ingenius
- Lanis Tier One
- Lead Hackers
- Lender Portal
- Loan Team Training
- MLO Force
- My Home IQ
- National Notary Association
- Post & Beam
- Preferred Systems
- Property Reach
- Purple Thread Marketing
- Social Media Honey
- Strategic Compliance Partners
- Student Loanify
- Vonk Digital



FREEBIES

Newsletters

Weekly emails "Hello L.O.!" & "namb_stagram," plus intermittent committee updates and greetings from our industry partners & sponsors

NAMB Inspire

Founded by Past President Linda McCoy, this women's mentoring group meets every second Tuesday

MEMBER SAVINGS

- Discounted rates to NAMB's three annual conferences
- Discounted rates for NAMB's career-changing certifications (CVLS, CRMS, 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 & Certification



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.



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 Rocket.



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

Social Media

NAMB keeps you informed with daily cross-channel posts on 4 platforms: Instagram, LinkedIn, Facebook & Twitter

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 newsletters, free webinar invites, sponsor & partner offers, event early bird discounts & more



By the Numbers

51

**YEARS OF NAMB'S SERVICE TO
THE MORTGAGE INDUSTRY**

2,500

**NAMB-CERTIFIED MORTGAGE
PROFESSIONALS - CVLS, CCS, CRMS, CMS**

3,300

ANNUAL NAMB CONFERENCE ATTENDEES

23,000

NAMB OFFICIAL LINKED IN GROUP

54,000

NAMB MEMBERS NATIONWIDE

305,000

NAMB FOLLOWERS, SUBSCRIBERS & READERS

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



“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 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



“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



Recognition

The **NAMB Recognition Awards** acknowledge winners in 3 categories and 5 national regions. NAMB presents these awards at its annual conference.



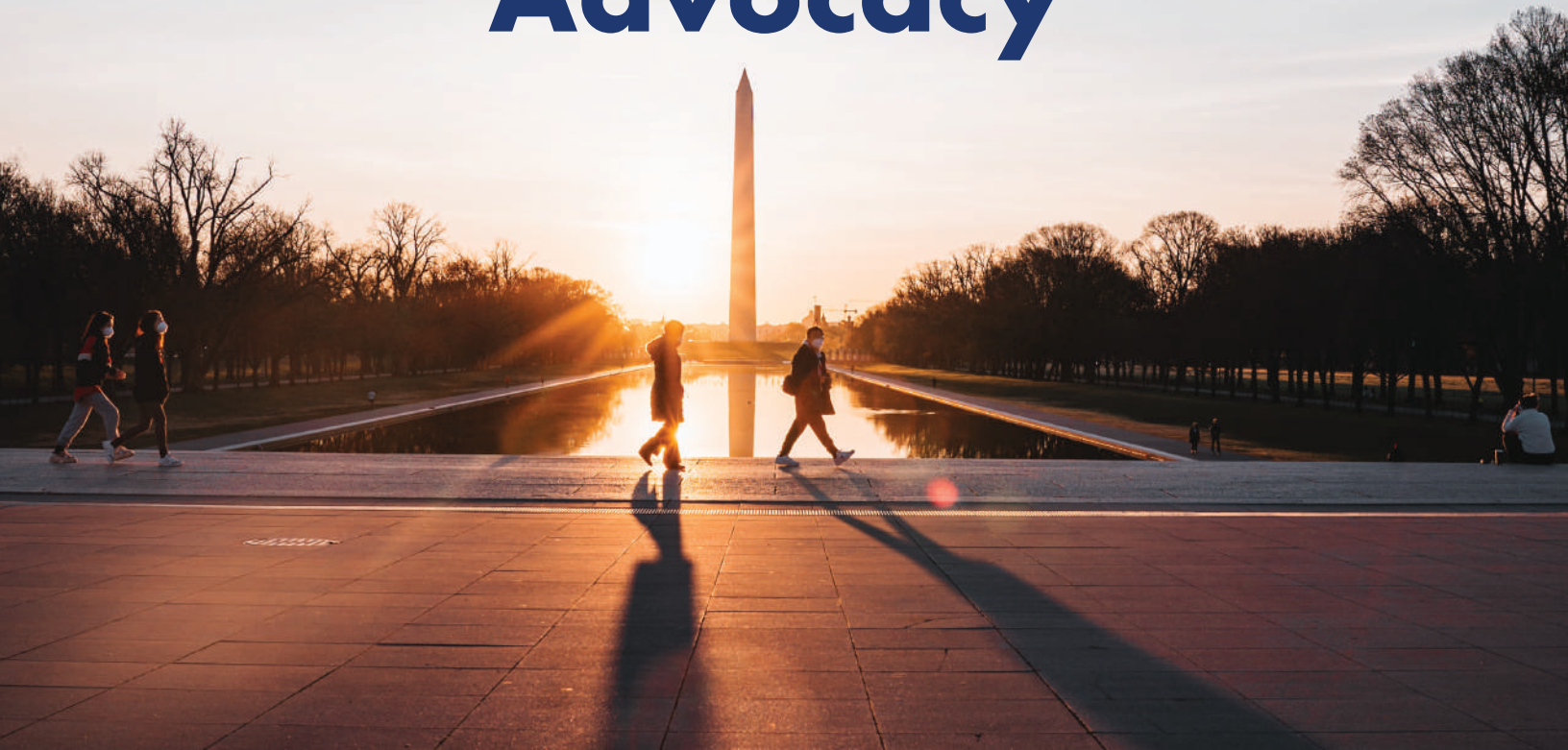
The **NAMB Top Veteran Lending Officer (TVLO) Awards** acknowledge those veterans who currently work in the mortgage industry.



nambawards.org

Award nominations are open only to NAMB members.

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.

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: Mike Farrell, CRMS

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: Jeff Parry, CRMS

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: Lisa O'Connor

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

Education & Certification

CHAIR: Ray Edwards, CRMS

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.

Equal Lending Opportunities

CO-CHAIRS: Cathy Lee, CRMS, CFMP; Marvin Hudson, CREV, CVLS

Will foster, recognize & support diversity, equity & inclusion efforts of the association & the industry.

Federal Housing Administration (FHA) Subcommittee

CHAIR: Lauren Patterson, CRMS

Reviews the policies, underwriting guidelines & activities of the FHA & HUD. The committee provides suggestions & feedback on current & potential changes that would directly affect the industry & consumers.

Finance

CHAIR: Ross Miller, 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: Lauren Patterson, CRMS

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: Kimber White, CRMS

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

Legislative Action Fund (LAF)

CHAIR: Michael DeSantis, CRMS

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: Mike Farrell, 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

CHAIR: Harry Dinham, CMC, CRMS

Past Presidents

CHAIR: Harry Dinham, CMC, CRMS

Policies & Procedures

CHAIR: Lauren Patterson, 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: Michael DeSantis, 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: Kimber White, 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: Steve 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.

Veterans Affairs (VA)

CHAIR: Jeff Wilson, CVLS

Reviews the policies, underwriting guidelines & activities of the Department of Veterans Affairs. The committee provides suggestions & feedback on current and potential changes that would directly affect the industry & consumers

Young Professionals

CHAIR: Matthew Shields.

2025 Industry Partners



STRATEGIC SPONSORS 2025

EDUCATION

Empire Learning
Loan Team Training
MLO Force
Preferred Systems Inc.

MARKETING

Berman Media PD
Chelsea Gardner Marketing
Ingenius
Purple Thread Marketing
Roomvu
Social Media Honey

RESOURCES

AT&T
BrokerVA
Firstline Compliance
Guide Mortgage Licensing
HP
Strategic Compliance Partners

TECHNOLOGY

Epoch OS
LenderPortal
Property Reach
Student Loanify

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.



■ Be associated with an established industry group (founded in 1973)

■ Get legislative representation in Washington DC through our advocacy and NAMBPAC

■ Elevate yourself professionally by adhering to a strict Code of Ethics

■ Earn designations such as the GMA, CRMS and CMC

■ Display the Lending Integrity Seal of Approval (LISA) as a Lending Integrity Professional

■ Get CVLS, CFMP, CCS & other industry-supported certifications

■ Continue your education with NAMB U classes, webinars & events

■ Enjoy valuable member discounts

■ Improve your tech game with NAMB Toolbox's tech-centric partners

■ Network with your peers at NAMB's national conferences!

namb.org/membership

Membership Types

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.



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.

Annual Conferences

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

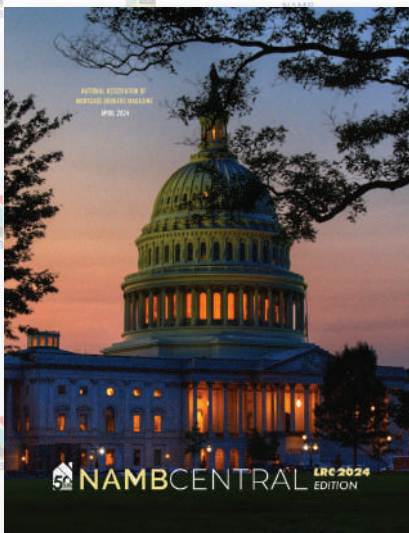
NAMB Focus is our January marketing, sales & technology conference.

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

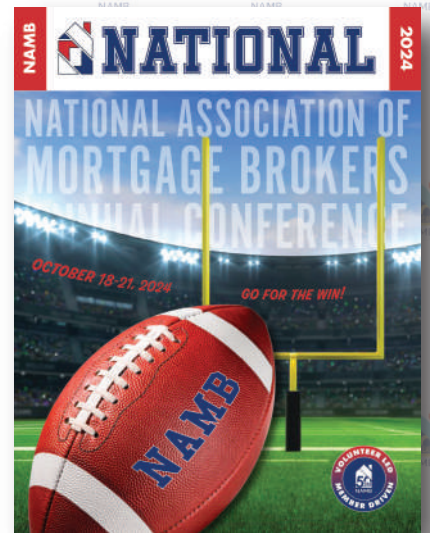
And NAMB National is the annual big kahuna, in Vegas in the fall!



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!

2025 Dates

JANUARY 9-11
ORLANDO FL

MARCH 31-APRIL 2
WASHINGTON DC

OCTOBER 17-20
CAESARS LAS VEGAS