

A YEAR IN REVIEW - 2022

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NYMBA alert
MORTGAGE BANKERS ASSOCIATION

SAVE THE DATE

MEMBERSHIP RUNS JAN 1- DEC 31

2023 NYMBA MEMBERSHIP RENEWAL OPEN NOW!

JANUARY 17, 2023

**MBA OF GREATER ROCHESTER - ECONOMIC FORECAST
BREAKFAST**

OAK HILL COUNTRY CLUB - ROCHESTER, NY

JANUARY 23-26, 2023

MBA - INDEPENDENT MORTGAGE BANKERS CONFERENCE
CORONADO, CA

JANUARY 26, 2023

MBA NENY - Installation Luncheon

FEBRUARY 21-24, 2023

MBA - SERVICING SOLUTIONS CONFERENCE & EXPO
ORLANDO, FL

FEBRUARY 15, 2023

MID HUDSON VALLEY MBA - EDUCATIONAL BREAKFAST

VILLA BORGHESE - WAPPINGERS FALLS, NY **WEBINAR**

1ST QUARTER 2023

NYMBA ADVOCACY CONFERENCE
ALBANY, NY

APRIL 17-18, 2023

MBA - STATE & LOCAL WORKSHOPS
WASHINGTON, DC

APRIL 18-19, 2023

MBA - NATIONAL ADVOCACY CONFERENCE
WASHINGTON, DC

OCTOBER 4-6, 2023

NYMBA ANNUAL CONVENTION
TURNING STONE RESORT & CASINO
VERONA, NY

OCTOBER 4, 2023

NYMBA 2ND ANNUAL GOLF OUTING
AT THE AWARD WINNING SHENANDOAH GOLF CLUB
TURNING STONE - VERONA, NY

AFFORDABLE FRIDAYS 2023 (NEW!)

3RD FRIDAY OF THE MONTH @ 12PM
VIRTUAL WEBINARS

Dear NYMBA Members,

It's been a busy six months since I was inducted as the President of NYMBA. During this time our board members and committee members have been hard at work improving all things NYMBA and advocating for legislation that supports the goals and mission of our members.

In May 2022 we engaged Jonathan Bing, Lobbyist, of Greenberg Traurig and have been working closely with his team on issues impacting our industry. Perhaps one of the most important issues we continue to address is the Foreclosure Abuse Prevention Act (FAPA) S.5473D/A.7737. We have spent hundreds of hours compiling communications and data to share with the Legislature, Governor's Office and NY DFS on the adverse impacts of this bill. We need all hands-on-deck and industry support as we continue to advocate for a veto or needed amendments. This legislation will negatively impact our members as well as consumers throughout New York.

We have been working closely with DFS on new and improved remote work flexibilities, CRA regulation for non-depositories, proposed reporting requirements and more. We are committed to partnering and collaborating with industry stakeholders, regulators and the executive chamber on your behalf.

NYMBA committees have been very hard at work - check out the committee updates section! If you are interested in joining a committee, please reach out to Christina Wiley for more information. I also encourage you to get involved with our newsletter and contribute content and ideas!

Lastly, membership renewal is underway for 2023 - now more than ever it's important to renew your membership with NYMBA. We realize these are challenging times for our industry, but together we can continue to make a difference!

We at NYMBA are extremely appreciative of your support and look forward to continuing to be your voice in Albany.

Wishing you and yours a wonderful holiday season and prosperous New Year!

Sincerely,



NYMBA President 2022-2023

Chief Client Officer

Insight One Solutions



PRESIDENT'S UPDATE

A YEAR IN REVIEW – 2022 HIGHLIGHTS

2022 ANNUAL CONVENTION

JUNE 7-9, 2022
SARATOGA SPRINGS, NY



The first in-person Annual Convention since 2019 was held in Saratoga Springs at the Saratoga Casino Hotel and was a huge success (a HUGE thank you to the Convention Committee!!). Here are a few highlights:

- Keynote & Guest speakers included: Assembly Member Patricia Fahy, Senator George Borrello, Jonathan Bing (NYMBA Lobbyist), Marina Walsh (MBA Economist), Mark A. Jones (MBA Vice Chair), Ted Wartell (FHFA), Kobie Pruitt (MBA), Mike Kelly (NYSAR), Tony Thompson (NAMMBA), Ron Vaimberg (Mortgage Coach)
- Session Topics Included:
 - FHFA Affordable Housing Initiatives
 - Economic Forecast Luncheon
 - CEO Panel – Managing Remote Workforce While Keeping the Company Culture
 - Leveraging Diversity as a Competitive Advantage
 - How Leaders Effectively Guide Their Originators to Increase Purchase Growth
 - Community Servicing Roundtable
 - New York Post Pandemic – Mortgage Default Servicing
 - Emerging From a Pandemic – The Foreclosure & Court Environment in NY State
 - Cybersecurity/Data Privacy Coffee Chat
- First Inaugural Golf Tournament to benefit Habitat for Humanity raising over \$2,500!!

2022 ADVOCACY WEEK

MARCH 14-18, 2022

Advocacy was hosted virtually as a week long event due to COVID-19 restrictions still in place. Guest speakers included:

- Senator George Borrello, Ranking member of the Banks Committee
- Mike Kelly, NYS Association of Realtors (NYSAR)
- Wade Beltramo, New York Conference of Mayors (NYCOM)
- Alex Lycoyannis, Attorney for Rosenberg Estis

2022 CAPITOL BUILD DAY

MAY 24, 2022

NYMBA leadership, Christina Wiley, Jodi Gaines and Chip Nolan, participated alongside members, volunteers and community partners in the first ever Habitat for Humanity of New York State Capitol Build Day in Albany hosted on the lawn of the State Capitol Building! They framed together an entire house! NYMBA was a sponsor (\$2,500) which was funded by the Annual Golf Outing!



A YEAR IN REVIEW – 2022 HIGHLIGHTS

14 NEW MEMBERS JOINED IN 2022! WELCOME!

(DESIGNATED REPRESENTATIVE)

Ballard Spahr (*Brian Turetsky*)

Cooper Erving (*Matthew Minniefield*)

CoStar Group (*Graham Trudeau*)

Deephaven Mortgage (*Judy Pilger*)

Earthvisionz (*Jeff Schott*)

Fein Such Crane, LLP (*David Case*)

Global Bank Solutions (*Dan Cherner*)

Greenspoon Marder LLP (*David Merkur*)

JPMorgan Chase (*Samantha Diliberti*)

Knuckles, Komosinski & Manfro LLP (*Jordan Manfro*)

McCarter & English (*Adam Swanson*)

Norcom Mortgage (*Sherri Eckles*)

PennyMac Loan Services (*Charlie Fields*)

Premium Mortgage (*Chris Stevens*)

Res/Title Inc (*Regina Braga*)

Robertson, Anschutz, Schneid, Crane & Partners (*Sara Boriskin*)

Truist Bank (*Donna Miller*)

IMPORTANT COLLABORATION TOOK PLACE ON BEHALF OF OUR MEMBERS!

NYMBA had tremendous collaboration with investors, insurers, regulators, government entities as well as other stakeholders:

- Loan Servicing met with both Assembly and Senate sponsors regarding the Foreclosure Abuse Prevention Act (FAPA) Legislation
- NYMBA partnered with national MBA to provide requested data to NY DFS on the potential impact of FAPA. Check out the Legislative Corner for more details on this!
- MBA State & Local Workshop was attended by Christina Wiley, Jodi Gaines & Cathy Kantrowitz
- NYMBA leadership & members participated in the MBA National Advocacy Conference in D.C.
- Jodi Gaines and Christina Wiley attended a fundraising event with Assembly member Pat Fahy, Banks Chair, in May 2022
- NYMBA was represented by Christina Wiley at MBA's Secondary Conference in Manhattan
- Chip Nolan, Jodi Gaines & Darrel Lloyd III golfed in the Buffalo-Niagara MBA annual golf tournament.
- MBA NENY annual golf tournament reception was attended by Christina Wiley, Jodi Gaines, and Chip Nolan
- NYMBA representatives met with NY DFS and the Governor's Office on various issues.
- NYMBA leadership attended MBA Annual22 in Nashville
- Members of the Executive Board attended the MBA NENY annual Toys for Tots event

LETTERS OF SUPPORT/OPPOSITION WRITTEN

- ✓ **Supported** and successfully amended: S3933/A3081-Registration to municipalities of mortgages with late payments. Amended to apply only to loans where "lis pendens" were filed; caps allowable fees to mortgagees.
- ✓ **Supported** S9470/A5337-Convey title of vacant and abandoned properties to municipalities. Final bill was amended and applies only to commercial properties.
- ✓ **Supported** S7042B/A8152A-Ability to convert title of manufactured housing from chattel to real property. An affordable housing initiative that enables more favorable financing options for potential homeowners.
- ✓ **Supported** S4696/A4424: Prohibits mortgagees from requiring mortgagors of certain real property to purchase flood insurance exceeding certain limits.

- ✓ **Opposed** S5473/A7737-Foreclosure Abuse Prevention Act (FAPA)
- ✓ **Opposed** S2143/A2428-Would create a new affirmative defense to a foreclosure action and an unrestricted private cause of action for servicing acts that are regulated by NY DFS
- ✓ **Opposed** S7792/A8849-Requiring a plaintiff in a mortgage foreclosure action to maintain property (lenders would become landlords for tenant-occupied properties)

2022 WEBINARS HOSTED

- Focusing on Non-QM Success in 2022
- Roundtable Discussion – New York Foreclosure Hot Topics
- 2022 Half-Time Report : State of the Mortgage Industry
- Guiding Your Originators to Business Growth in a Down Market
- How to Counter Appraisal Related Loan Repurchase Requests
- Livestream MLO CE

TWO NEW COMMITTEES ADDED!

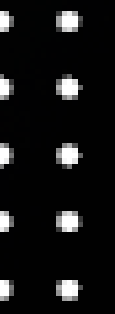
- ✓ Communications
- ✓ Affordable Housing

Check out the [Committee Updates](#) section to read more!

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2022-2023 NYMBA LEADERSHIP

We are excited and honored to introduce the 2022-2023 NYMBA Board of Directors. Incoming President, Jodi Gaines and the Board have set forth the following goals for the year ahead:

- Improve communication channels to raise awareness of various activities, education, and initiatives for members & future members
- Maintain legislative focus, awareness and advocacy of the real estate finance industry
- Focus and offer solutions regarding the foreclosure court system challenges as well as vacant & abandoned issues throughout the state
- Expand focus and collaboration for the following NYMBA committees: Legislative, Education, and Communications

A huge thank you to our past Presidents for their service, continued support, and involvement: James Bopp, Greg May, Greg Schatz, Joe Culver, Steven A. Milner, Mike Decker & Cathy Kantrowitz.

OFFICERS

Jodi Gaines – President (Chief Client Officer, Insight One Solutions)
 Jeff Pinard – Vice President (President, Paragon Home Loans)
 Mike Pulver – Treasurer (SVP, Genesee Regional Bank)
 Sherri Eckles – Secretary (SVP, Market Manager, Norcom Mortgage)
 Cathy Kantrowitz – Immediate Past President (AVP, Rhinebeck Bank)
 Christina Wiley – Executive Director
 Jeff Barringer – Of Counsel to NYMBA (McGlinchey Stafford)

DIRECTORS

Scott Boser – SVP Consumer & Mortgage Lending, Community Bank, N.A.
 Jackie Fellin – Mid-Hudson Valley MBA, Chief Lending Officer, TEG FCU
 David Fifer – Director, State Government & External Affairs, Rocket Companies
 Brian Garis – Vice President, Sales Manager, Catskill Hudson Bank
 Natalie Grigg – Partner, Woods Oviatt Gilman, LLP
 Rich Jordan – Chief Admin. Officer, Freedom Mortgage
 Darrel Lloyd III – Buffalo Niagara MBA, CEO, IREM Solutions
 Adela Martinez – Vice President, Planet Home Lending
 Chip Nolan – AVP, Customer Asset Management, Property Preservation Lead, M&T Bank
 Patrick O'Brien – CEO, LenderLogix
 Greg Rodgers – Central New York MBA, Fulton Savings Bank
 Tracy Rowan – MBA of Greater Rochester, Premium Mortgage

Visit <https://www.nymba.org/about/board-members/> for more information

COMMUNICATIONS COMMITTEE (NEW!)

This newly formed committee was created to execute a marketing strategy, clearly communicate and promote the mission of NYMBA within the industry. The committee intends to publish the newsletter on a quarterly basis, based on the following outline and schedule:

- Q1 – Advocacy & Legislative (submission deadline 2/28)
- Q2 – Affordable Housing & June Homeownership Month (submission deadline 5/31)
- Q3 – Membership Renewable & Annual Convention (submission deadline 9/30)
- Q4 – Year In Review (submission deadline 11/30)

The Newsletter is intended to be the Voice of our Members and will ultimately be Member driven. We need your help in submitting content (based on the themes above and industry hot topics) and for your feedback on what you as members want to see! Please reach out Natalie or Candice with feedback and ideas!

Committee Chairs:

Natalie Grigg, Partner – Woods Oviatt Gilman

Candice Miller, COO – DeAngelus Goralczyk, PLLC

AFFORDABLE HOUSING & COMMUNITY INVESTMENT COMMITTEE (NEW!)

This newly formed committee works to strengthen the synergies between lenders, housing stakeholders and non-profit affordable housing agencies. Our collective efforts aim to increase outreach, awareness, and access to affordable housing, housing security and community development services. If you have interest in joining this effort, please let us know! NYMBA Members contribute by :

- Providing continuity between lending practitioners and resources that increase homeownership sustainability and access
- Problem solve challenges facing our housing ecosystem
- Sharing Community Reinvestment expertise within our “Affordable Friday” Live Educational Series starting January, 2023

Watch your email for information on upcoming events! As this committee grows into a resource the membership will benefit from our developing educational series, community engagement and will position NYMBA as an industry resource for community investment opportunities.

Committee Chair – Brian Garis, Vice President – Catskill Hudson Bank

CONVENTION COMMITTEE

The planning has begun for the 2023 NYMBA convention. Two big changes are coming to the convention:

1. The convention will be moved to the fall – October 4-6th. The move was made based on how busy the spring is with advocacy and the legislators being in session. This allows the committee and staff more time to prepare.
2. This year's location will be at Turning Stone Casino and Resort! This destination location was chosen for the quality of the facilities as well as their golf courses being some of the best on the east coast!

Finally, after much feedback we are actively trying to fill our speaker roster. We'll have our fantastic national MBA speakers plus a big name keynote speaker! Stay tuned and mark your calendar – see you at the 2023 convention!

Committee Chair – Jeff Pinard, President – Paragon Home Loans

LEGISLATIVE COMMITTEE

Committee members monitor & discuss pending legislation that affects our industry. Discuss/determine position on passage or defeat of legislation and make recommendations to the board. Collaborate with lobbyist to plan NYMBA annual Advocacy Conference. Check out the legislative Corner!

Committee Chairs:

Joseph Wiley, CEO – School Systems FCU

Sherri Eckles, SVP, Market Manager – Norcom Mortgage

MEMBERSHIP ENGAGEMENT COMMITTEE

We were thrilled to add more than 10 new corporate members this year! The committee also worked to create a new membership category to include sole proprietors, such as appraisers, home inspectors, and attorneys, who are interested in connecting with mortgage industry professionals and supporting our advocacy efforts. New for 2023 is a category for mortgage professionals who are in transition to support their networking opportunities.

The committee revised membership materials and the annual renewal packet. Keep an eye out for the survey questions associated with the renewal this year. The questions were designed to develop a stronger profile of the membership to present to legislators when doing our advocacy work.

The membership committee's next focus will be enhancing the value of membership in the NYMBA. We are anxious to hear your feedback on what new benefits can be added to increase the value of your membership as we navigate this time in the market. Please email Christina Wiley (cwiley@nymba.org) with your ideas!

Committee Chair – Sherri Eckles, SVP, Market Manager – Norcom Mortgage

LOAN SERVICING COMMITTEE

It has been another busy year for the Loan Servicing Committee, closing its fourth year of supporting the interests of those involved in servicing mortgage loans in New York State. We are now up to 25 members and are extremely active. We wrote numerous letters of support and opposition this year and had many productive conversations with legislators, NY DFS, and the Governor's Office. We are happy to report that S3933/A3081, which was written by the Western New York Law Center and championed by Chip Nolan, finally made its way through both houses and was signed by the Governor (this bill limits registration to mortgages in default and caps fees that can be charged for same).

The committee spent tireless hours working on the Foreclosure Abuse Prevention Act (FAPA) legislation, partnering closely with national MBA for assistance on gathering data for the NY DFS. Additionally, members led three sessions on Servicing during NYMBA Annual Convention and held follow up webinars discussing legislative impacts on servicing. As always, we're looking forward to another busy and interesting year serving the members of NYMBA.

Committee Chairs:

Chip Nolan, Vice President – M&T Bank

Adela Martinez, Vice President – Planet Home Lending

EDUCATION COMMITTEE

The education committee has been hard at work and looking for speakers to present on hot topics to educate members on the opportunities and issues impacting our industry. This year, in addition to providing affordable access to live-streamed continuing education, we hosted seven webinars on various hot topics (see 2022 Webinars to see the subject matter covered). Stay tuned for an amazing new roster of programming in 2023!

Committee Chair – Cathy Kantrowitz, AVP – Rhinebeck Bank

TECHNOLOGY COMMITTEE

The technology committee continues to work behind the scenes in furthering the goal to bring forth evolving technology in the industry and evaluate how NYMBA can help members face challenges using technology.

For 2023 the Committee is actively looking for new members who want to get involved! If you are interested reach out to Patrick O'Brien or Christina Wiley.

Committee Chair – Patrick O'Brien, CEO – LenderLogix

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- SONYMA and other first time homebuyer programs
- Down payment assistance
- Specialty programs for union members
- Jumbo mortgages
- Construction loans
- A dedicated Renovation Loan division to assist with purchasing or refinancing a home in need of renovation
- Reverse mortgages (for homeowners 62 years or older)



Sherri Eckles

SVP, Market Manager

Mobile: 518.852.9191

Sherri.Eckles@norcom-usa.com

LEGISLATIVE UPDATE

2022 was a very active year for New York State legislation which the Legislative Committee has been monitoring throughout the year. We saw the enactment of legislation (A.3081), which relates to prohibiting the registration of mortgages in default prior to the filing of a notice of pendency. This is a bill that the NYMBA advocated for and we were very pleased to see it signed into law.

We also saw progress on our top legislative priority: to allow certain manufactured homes a mechanism by which they can be encumbered and conveyed as real property (S.7042A). We hope to build on this momentum in the 2023 session and finally see this legislation enacted into law.

We saw the passage of legislation (A.7737B) relating to the rights of parties involved in foreclosure actions. NYMBA pointed out very serious flaws in this legislation and the devastating effects that it will have on the mortgage lending climate in New York State. As of this writing, the Governor has not yet signed this bill into law and your advocates at NYMBA continue to argue strongly against this legislation.

Another piece of legislation that NYMBA was supporting in 2022 (A.4424) would prohibit mortgagees from requiring mortgagors of certain real property to purchase flood insurance exceeding certain limits. We saw this bill pass in the Assembly and we look forward to seeing it re-introduced in the new session and signed into law.

In total, the Legislative Committee monitored 45 bills introduced during the session, many of which we expect to see re-introduced when the new legislative session starts in January 2023. We will continue to argue for and against certain pieces of legislation in order to support the mission of NYMBA. We ask for your support and involvement when called upon via NYMBA advocacy alerts.

PROVIDED BY: JOSEPH WILEY
LEGISLATIVE COMMITTEE
CO-CHAIR



LOBBYIST UPDATE

Greenberg Traurig (GT) was retained as of May 1, 2022 to assist NYMBA with New York State government relations. The representation has been led by two GT shareholders, former NYS Assemblyman/DFS Special Deputy Jonathan Bing and former DFS Executive Deputy Superintendent for Insurance Laura Evangelista.

The majority of GT's work has been related to A. 7737/S. 5473, the "Foreclosure Abuse Prevention Act," otherwise known as the "anti-Engel" bill, which passed the Legislature prior to GT's hiring. GT has advocated the NYMBA position seeking a veto or significant amendments to the legislation with high-level officials in the Governor's office and the Department of Financial Services. GT has also coordinated efforts with parties with a similar position to NYMBA such as the New York Bankers Association, the New Jersey Mortgage Bankers Association, the national Mortgage Bankers Association, National Reverse Mortgage Loan Association, and Federal Housing Finance Agency representatives, as well as others who we have sought to join the cause such as the Real Estate Board of New York and the New York State Association of Realtors.

Jonathan and Laura have been involved in many aspects of this effort including revising and editing documents prior to submission to the governor's office and meeting with NYMBA leadership on a bi-weekly basis. Jonathan also attended the Annual Convention in Saratoga. GT has also advised on other pending bills and DFS policy updates and provided political guidance during its tenure.



JONATHAN BING
[CLICK HERE TO READ BIO](#)



LAURA EVANGELISTA
[CLICK HERE TO READ BIO](#)

AMICUS UPDATE

BANK OF AMERICA, N.A. V. KESSLER

In November 2022, the New York Mortgage Bankers Association, in conjunction with the New York Bankers Association (NYBA) and American Legal & Financial Network (ALFN), filed a Motion for Leave to File a Joint Amicus Brief in Bank of America, N.A. v. Kessler. On December 13, 2022, the Court of Appeals granted the Motion and the Amicus Brief was filed and served on the appropriate parties on December 14, 2022.

As those in the industry are aware, the Kessler decision caused a significant upheaval in the mortgage servicing industry when the Appellate Division, Second Department rendered its decision, holding that additional language included on the form of the 90 day notice required per Real Property Actions and Proceedings Law ("RPAPL") Section 1304 violated the "separate envelope" rule set forth therein. Therefore, if the Motion is granted, the Amicus Brief addresses the concerns raised with the increasing number of cases that have been dismissed by the New York courts on the ground that the foreclosing party failed to comply with the pre-foreclosure notice requirements imposed by RPAPL §1304 (§1304 Notice). It is the position of the Joint Amicus that the decision contradicts requirements imposed by federal law as well as the overall intent of the New York State Legislature.

Since its inception, the litigation surrounding the validity of the §1304 Notice has been constant and longstanding. The courts have allowed borrowers the ability to raise the validity of the §1304 Notice at any point in the foreclosure process, contrary to established rules of civil procedure and often to the detriment of lenders and mortgage servicers. The Second Department's decision in Kessler was yet another example of inconsistent application of the law and rules surrounding foreclosure actions. As such, the Joint Amicus urges the New York Court of Appeals to impose itself and render much needed guidance in this area. As such, the Amicus Brief argued that:

1. the legislative intent of RPAPL §1304 is consistent with the interpretation sought by the Appellant;
2. a mortgage lender, assignee, or loan servicer should be required to substantially, rather than strictly, comply with RPAPL §1304;
3. Kessler's interpretation of RPAPL §1304 is preempted by and runs afoul of Federal Law;
4. Kessler's holding should only be applied prospectively; and
5. a borrower should not be able to raise a RPAPL §1304 defense at any time in the foreclosure process.

Oral argument on the underlying briefs is scheduled to be heard in early January 2023. We anticipate that a decision will be forthcoming in mid to late Q1 2023.

PROVIDED BY NATALIE A. GRIGG, ESQ.
PARTNER – WOODS OVIATT GILMAN LLP

Natalie is a NYMBA Board Member and an active member of the Loan Servicing Committee (among other NYMBA Committees). In 2022, she has led the efforts regarding NYMBA Amicus Briefs and collaboration with other stakeholders.



2023 MEMBERSHIP

The New York Mortgage Bankers Association offers you and your company the resources necessary to position you to meet the demands of today's competitive market and plan for the challenges of tomorrow. Corporate memberships enable all employees of the company to take full advantage of member benefits. Membership renewal is on an annual basis and runs January 1 - December 31.

MEMBERSHIP BENEFITS

- Submit articles to the *NEW!* Quarterly Newsletter
- Regular NYMBA/erts, E-News to keep our members informed
- Opportunities to participate on regular Educational Webinars
- Monitoring of State Legislation & Lobbying for the Industry
- Support in engaging Legislators and Advocacy efforts
- Liaison with State & Federal Regulatory Authorities
- Networking opportunities with NYMBA members via AMS platform
- Complimentary training sessions on underwriting, product guidelines, originations, sales strategies and more
- Discounted rates and sponsorship opportunities for NYMBA Annual Convention & Golf Tournament
- Discounted rates for NYMBA Annual Advocacy Conference
- Discounted rates for SAFE Act Compliance and continuing education courses

MEMBERSHIP DETAILS

LENDER/SERVICER MEMBERS

Mortgage Bankers, Mortgage Servicers, Bankers, Credit Unions

1G - <\$50 Million - \$595
1F - \$50 - \$149 Million - \$875
1E - \$150 - \$299 Million - \$1,100
1D - \$300 - \$499 Million - \$1,225

1C - \$500 - \$999 Million - \$1,400
1B - \$1 - \$1.999 Billion - \$1,875
1A - \$2 Billion+ - \$2,550

ASSOCIATE MEMBERS

Non-Lenders/Vendors
\$700

Sole Proprietors
\$150

NOT FOR PROFIT MEMBERS

State Housing Agencies, Federal Agencies, Regional MBAs, Local MBAs
\$650

INDIVIDUAL MEMBER*

\$150

**Individuals transitioning between jobs are eligible for membership under this category. Contact Christina Wiley for details and guidelines.*

WISHING OUR MEMBERS A

*Happy Holiday Season
and a Prosperous New Year!*

**THANK YOU FOR ANOTHER
SUCCESSFUL YEAR!**

