



NY MBA

MORTGAGE BANKERS ASSOCIATION



www.nymba.org | P: 518.963.0593 | F: 518.514.1430

PO BOX 3242 ALBANY, NEW YORK 12203

WE ARE ONE VOICE

Our strength is UNITY. United, we form a powerful force that ensures a safe and sustainable real estate finance system. As a NYMBA member you have the most influential voice for real estate finance. That's because NYMBA represents the entire industry, we advocate for a broad range of interests – importantly yours. Together, we are able to amplify your voice and drive change for our industry in New York and across the nation. A united industry is our collective strength.

ONE VISION

Our strength is our MEMBERS. With a strong and unified partnership with our members, we work toward our shared vision of a diverse and a competitive market for all industry participants. We bring together a variety of perspectives to develop innovative and balanced solutions to critical industry challenges which enable our members to prosper and grow. Our vision supports America's communities by bringing material benefits to borrowers and through markets that deliver broad access to diverse capital sources.

ONE RESOURCE

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.

ONE MISSION

As the leading advocate for the real estate finance industry in New York, NYMBA represents and serves its members through a comprehensive array of capabilities and tools that enable members to successfully deliver fair, sustainable and responsible real estate financing within ever-changing business environments.

ONE PROMISE

We will partner closely with all local and regional Mortgage Banking Associations in the state to support their efforts and expand the resources available to their members.

We will share resources with the national Mortgage Bankers Association, and utilize and deploy their significant resources in our efforts to promote the mortgage lending industry.

We will focus on strategic, charitable partnerships with organizations that may align with our goal to promote homeownership and improve the quality of life for homeowners throughout New York State.

MEMBER BENEFITS

The New York Mortgage Bankers Association facilitates a unified effort of industry partners throughout the state for the preservation and improvement of the mortgage banking system, advocacy, and the promotion of sound and ethical business practices. Membership with NYMBA brings many benefits to its member companies and the industry as a whole.

EDUCATION

- Regular complimentary training sessions on underwriting, product guidelines, originations, sales strategies and more
- New monthly series of trainings on affordable housing tools and resources to increase access to credit in underserved communities
- Discounted rates for SAFE Act Compliance and continuing education

POLICY & ADVOCACY

- New York MBA is a registered lobbying organization in the State of New York, actively engaging in conversation with state elected officials on legislation impacting the industry
- Annual Legislative Advocacy Conference with advocacy training, legislative updates and talking points for meetings with members of the state legislature
- Discussions with the regulators regarding member concerns and policy recommendations
- Participation in legislative language review for pending legislation and preparation of briefs in support or opposition
- MBA Alerts and Calls to Action for members to raise awareness of potential or newly enacted changes in laws and regulations affecting the mortgage business
- Monitoring of legislation concerning the industry
- Leveraging our Political Action Committee to interact with legislators and advocate for positions critical to the industry.

RESEARCH

- Gather data and research impacts of potential policy recommendations and proposed legislation to provide informed position memos, amicus briefs, and communicate to members in calls to action
- Identify gaps in industry knowledge, market needs, and identify solutions

CONFERENCES

- Annual convention bringing together members, industry leaders, regulators and legislators; providing an educational experience second to none, featuring many national speakers
- Annual Legislative Advocacy Conference

NETWORKS & COMMUNITIES

- Establishing cooperative relationships with other industry groups, increasing our impact with a unified approach to pending legislation and other concerns, in a way that is beneficial for all
- Media interviews and press releases providing the industry's perspective on important issues
- Facilitating member discussions on issues of mutual interest, such as increasing access to credit, handling of vacant and abandoned housing inventory, and challenges in the foreclosure process
- Partnering with the National MBA and local member associations to leverage synergies that maximize benefits of networking, education and advocacy for all members
- Clearinghouse for industry communications regarding mortgage banking activities of all kinds
- Weekly email alerts with industry news, legislative news, and educational opportunities
- Professional staff with association management, mortgage banking, and lobbying experience
- Quarterly newsletters with updates on committee activities, industry trends, new products, etc.
- Supporting Regional MBA networking events

RESOURCES

- Summaries on pending legislation
- Links to resources of other industry partners
- Access to many national MBA resources, such as weekly application summaries, industry forecasts, etc.

MOST RECENT ACCOMPLISHMENTS

- ✓ Achieved a long-standing goal of reaching over 100 member organizations
- ✓ Selected and retained a Lobbying firm – a monumental achievement that has had and will have immediate and lasting impact for NYMBA and our industry overall
- ✓ Redesigned & improved functionality of the NYMBA website
- ✓ Monthly Webinar Series and links to key resources to help ensure NYMBA members were kept up to date during Pandemic
- ✓ Online advocacy
- ✓ New and improved communication methods to engage with and provide networking opportunities between members including Growth Zone contact management software
- ✓ Creation of new committees including Affordable Housing and Communications Committee along with the creation and publication of a quarterly Newsletter
- ✓ Amicus Briefs submitted on behalf of industry in court cases: Dieudonne; Engel; Kessler; Simon; East Fork; and more
- ✓ Call to Action, advocacy and lobbying efforts in the Engel case; authored white paper on the "Foreclosure Abuse Prevention Act."
- ✓ Regular, professional engagement with New York Department of Financial Services, Legislators, New York Conference of Mayors, New York Landbanks, Habitat for Humanity, Neighborworks America, and more
- ✓ Ongoing monitoring of an abundance of proposed state legislation impacting industry and members
- ✓ Instrumental in Independent Mortgage Bankers recapturing their portion of the NYS Mortgage Recording Tax
- ✓ Established Remote Online Notarization with national standards
- ✓ Joined with several national trade associations in a successful effort to soften the New York State cybersecurity rule. Submitted industry comments to DFS for currently proposed amendments.

JOIN A COMMITTEE

LEGISLATIVE

Monitor & discuss pending legislation that affects your industry and discuss where the committee stands on passage or defeat of legislation to present to the board. Planning of the annual Advocacy Conference.

PAC Support the NYMBA Political Action Committee (PAC) which focuses on getting “a seat at the table” by attending events sponsored by legislators. New York is a state with robust legislative initiatives and PAC funds are an important component to accessing lawmakers and staying relevant in Albany.

CONVENTION

Plan and host a convention & golf outing that provides both educational value and networking opportunities for members.

AFFORDABLE HOUSING/COMMUNITY INVESTMENT

Educate and increase member awareness of existing affordable housing programs and resources to increase access to homeownership in underserved communities; provide opportunities for members to earn CRA credits in their assessment area; work with stakeholders to identify new and unique ways to address home affordability in the state.

EDUCATION

Poll members and recommend topics for educational events. Provide annual required Continuing Education opportunities for Loan Officers. Assist with the planning of educational events for the annual convention.

MEMBERSHIP

Identify and reach out to prospective lenders, loan servicers and affiliated entities doing business in New York to expand the membership base to be representative of the \$166 billion mortgage business in the state. The larger the group, the stronger the voice.

COMMUNICATIONS

Execute a marketing strategy clearly communicating and promoting the mission of NYMBA within the industry.

LOAN SERVICING

Closely monitors legislative and regulatory matters impacting servicing and prepares letters of support or opposition. Support the industry as a whole on adverse legislation by preparing and submitting Amicus briefs. Collaborate with local task forces, municipal representatives and mortgage servicers showing commitment of our industry to follow maintenance requirements for vacant and abandoned properties in the foreclosure process. Continue to forge new partnerships & sustain existing relationships.

TECHNOLOGY

Bring forth evolving technology in the industry and how NYMBA can help members face challenges utilizing technology.

JOIN A COMMITTEE

Yes, my company is a member of NYMBA & I'm interested in joining the _____ committee(s).

NAME _____

COMPANY _____

TITLE _____

EMAIL _____

PHONE _____

Email completed form to NYMBA via email
or fax: 518-514-1430

NYMBA

MORTGAGE BANKERS ASSOCIATION

New York & MBA's Statewide Trade Association

Your Voice in Albany

Your Voice with the DFS

CONTACT INFORMATION

DATE _____

COMPANY NAME

DESIGNATED REPRESENTATIVE

EMAIL

DESIGNATED REPRESENTATIVE'S OFFICE ADDRESS

CITY

STATE

ZIP CODE

TELEPHONE

FAX

CELL NUMBER

COMPANY PROFILE

TYPE OF BUSINESS & MEMBERSHIP CATEGORY (see page 2)

WEBSITE

COMPANY PRINCIPALS, OWNERS, or OFFICERS

DATE ORGANIZED _____ Corporation Partnership Proprietorship LLC

MAIN OFFICE ADDRESS (if different from above)

PHONE

FAX

LIST OTHER ASSOCIATIONS OF WHICH COMPANY IS A MEMBER

Does applicant own or control, is owned or controlled by, or is a subsidiary or affiliate of any other mortgage company, financial institution, construction (home building), or any other group? Yes No (If yes, attach information)

Have any principals or officers of the applicant been involved in bankruptcy, insolvency, made assignment for benefits of creditors, or been indicted for or charged with fraud or misrepresentation? Yes No (If yes, attach explanation)

FHA Lender? Yes No N/A **VA Lender?** Yes No N/A **USDA Lender** Yes No N/A

Has your company ever been suspended by FHA or VA? Yes No N/A (If yes, attach explanation)

INDUSTRY REFERENCES

COMPANY

REPRESENTATIVE

TELEPHONE

COMPANY

REPRESENTATIVE

TELEPHONE

COMPANY

REPRESENTATIVE

TELEPHONE

MEMBERSHIP CATEGORIES

NYMBA Category 1 membership dues are calculated on the greater of volume of residential mortgage loans originated or residential mortgage loans serviced in the State of New York in the prior 12 months. The membership grid on the next page details the annual dues and member benefits by category.

Category 1 - Mortgage Bankers (Mortgage Lenders, Mortgage Brokers, Banks, Credit Unions)

Companies that originate and/or service residential mortgage loans in New York

- Company's volume of residential mortgage loans originated in NY in 2023 \$ _____ (a)
 - Company's volume of residential mortgage loans serviced in NY in 2023 \$ _____ (b)
- Greater of (a) or (b)** \$ _____

Category 2 - Associate Member (Non-Lenders, Vendors, State Housing Agencies, Federal Agencies)

Companies engaged in support of the mortgage industry

- | | |
|---------------------------|-------------------------------|
| 2A For Profit | 2B Not for Profit |
| 2AG For Profit Government | 2BG Not for Profit Government |

Category 3 - Partner Associations – Regional and Local MBAs

Category 4 - Affiliated Organizations

Legal affiliates of NYMBA Category 1A-1G and 2A member companies

Affiliated NYMBA Member Company: _____

Category 5 - Sole Proprietor

Sole proprietor memberships are available to companies operated by a single person

Category 6 - Individual Membership

Individual membership is for mortgage professionals who are not currently affiliated with a mortgage related entity

PAYMENT INFORMATION

Check (Make payable to: New York MBA) VISA MasterCard American Express Discover

Account Name _____ Dues Amount (see pg.3) \$ _____

Account Number _____ Expiration Date: _____ CVC _____

Billing Address _____ Zip code _____

Authorized Signature: _____

Payment of dues or other contributions to the New York Mortgage Bankers Association, Inc. (NYMBA) are not tax deductible as charitable contributions for income tax purposes. The New York Mortgage Bankers Association, Inc. is an IRS 501(c) 6 not-for-profit trade association. The Association, devoted to the improvement of business conditions in New York, is a New York State registered Not-for-Profit. Your dues may be deductible as a business expense. 10% of your dues are not deductible as a business expense due to advocacy expense allocation. 0% of dues from government agencies/entities are used for advocacy allocation.

New York Mortgage Bankers Association (NYMBA) collects credit card information at the time of purchases and registrations. NYMBA does not retain credit card numbers or share credit card information for any other purpose. Every step is taken to protect the loss, misuse, and alteration of the information under our control.

Membership dues are non-refundable

FOR NYMBA OFFICE USE ONLY

Member Company	Designated Representative	Date
_____	_____	_____
_____	_____	_____
_____	_____	_____

All employees of the member company are entitled to the benefits and privileges of the company's membership.
Individual memberships are available to those not currently affiliated with a mortgage related entity.

Voting members are entitled to one vote per company.

NYMBA Membership Grid

Category	Prior Year Production or Servicing Portfolio	Annual Dues	Vote	Board Eligible	Officer Eligible	Member Discounts
1A	\$2 Billion +	\$2,550	X	X	X	X
1B	\$1 - \$1.999 Billion	\$1,875	X	X	X	X
1C	\$500 - \$999 Million	\$1,400	X	X	X	X
1D	\$300 - \$499 Million	\$1,225	X	X	X	X
1E	\$150 - \$299 Million	\$1,100	X	X	X	X
1F	\$50 - \$149 Million	\$875	X	X	X	X
1G	< \$50 Million	\$595	X	X	X	X
2A	N/A	\$700	X	X		X
2AG	N/A	\$700				X
2B	N/A	\$650		X		X
2BG	N/A	\$650				X
3	N/A	\$650		X		X
4	N/A	\$400	X	X		X
5	N/A	\$150	X	X		X
6	N/A	\$150	X	X		X

PLEASE FORWARD COMPLETED APPLICATION TO NYMBA: JCulver@nymba.org

PAYMENT OPTIONS:

- **Online at www.NYMBA.org**, select membership category and email completed form without payment information to jculver@nymba.org or fax to 518-514-1430
- **Pay by Phone:** call 518-963-0593, ext. 301
- **Pay by Mail: completed form and check can be mailed to:**

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