

The LARGER the Group, The LOUDER the VoiceSM



Mortgage Action Alliance[®] (MAA) Campaign Kit

MBA

MORTGAGE BANKERS ASSOCIATION

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Dear Colleague,

The Mortgage Action Alliance® (MAA) is the only grassroots lobbying organization representing the interests of the entire real estate finance industry in Washington, DC and state capitals across the country. MAA is the best vehicle we have to put collective pressure on our elected officials to do the right thing for our industry when it is most important.

Federal and state governments continue to play an increasingly large role, which ultimately impacts our industry. Through direct grassroots advocacy and relationship building, MAA enables you to play an active role in the creation of laws and regulations affecting your business. Advocacy often boils down to a numbers game and we need more voices speaking on our behalf.

Please use the tools in this kit to encourage your staff, team members and industry colleagues to sign up and get active in MAA. Every voice counts and we need yours.

Sincerely,



David H. Stevens
President & CEO
Mortgage Bankers Association



Amplify Your Voice and Make a Difference with The Mortgage Action Alliance®

The **LARGER** the Group, The **LOUDER** the Voice.™

The Mortgage Action Alliance® is the premier grassroots lobbying organization representing the entire real estate finance industry. Affiliated with the Mortgage Bankers Association (MBA), MAA enables you to speak directly with your members of Congress, state legislators and federal regulators about the impact of proposed legislation or regulations on your business.

Speak Up Now

With residential, commercial and multifamily issues on the Congressional and state legislative agendas, your political activism is vital. Issues affecting the industry are decided by elected officials who may or may not understand our interests and concerns. Therefore, they need to hear directly from you to explain how their actions affect you, your company and consumers.

Without your participation, we are all susceptible to regulations and legislation that would hinder our ability to provide more extensive housing choices, jobs and economic growth. You are a voter, an employer and a constituent. Your voice matters. But you need to use it.

How It Works

MAA is free (and open to all professionals who work in the real estate finance industry), it is non-partisan and it is easy to participate. When an issue relating to our industry hits a critical point (for example a vote is taking place) in Washington or your state, you will receive a "Call to Action." To respond to this action, you simply follow a few short steps to send a pre-drafted email stating the industry's position to your elected officials.

When you and thousands of MAA members communicate in a unified voice, we not only educate policymakers on the industry, but also achieve our legislative and regulatory priorities.

In Summary: Participation is Free, Easy, Quick... And Makes a Difference

Get Started

Sign up now at www.mba.org/maa and encourage your colleagues and staff to join as well.

All members are required to re-register annually to retain full member privileges. We will notify you to renew your membership prior to its lapse. By becoming a member, you consent to receive emails and other communications concerning the Alliance's advocacy issues.

"MAA is our one vehicle to create a groundswell of response when something critical is happening in Washington. It's the only way we can put collective pressure on Congress to do the right thing for mortgage finance when it is most important."

— David H. Stevens,
President & CEO,
Mortgage Bankers Association.

Get involved today — Join the Mortgage Action Alliance.
www.mba.org/maa

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Be an Industry Advocate

This campaign kit includes all of the resources and materials you will need to encourage your staff, team members and industry colleagues to join and participate in the Mortgage Action Alliance.

How You Can Help

As an industry influencer, you have access to a deep network of industry participants. Your opinion matters to the people around you, but more importantly it matters to your elected officials. Your colleagues listen to you when you tell them that speaking up on behalf of their industry is important, and your collective voices tell Congress what is important to all of us. You can help make all of our voices louder by encouraging other industry professionals to become active in MAA. We speak the loudest when we speak together.

So how can you tell them? We've made it so easy.

VIA EMAIL: We've created an email template that you can send to your broad network of staff and other industry colleagues encouraging them to join MAA. Feel free to edit the message to make it more personal or applicable to your audience — then add your signature and send it along. *Please find the Sample "Join MAA" Letter on page 6.*

VIA SOCIAL MEDIA: Do you have a large industry following on a social media platform? Use your influence to share MAA 'Calls to Action' or encourage your colleagues to join MAA.

IN PERSON: We've included a flyer and sign up form in this packet. Feel free to distribute it at industry events. Instructions on how to sign up online are included on the flyer and where to return sign ups are on the form.

LET US THANK YOU: Please let us know when you have encouraged others to join MAA. We want to be sure to attribute new members to your efforts and thank you by profiling your campaigns in the *MAA Member Spotlight* which is featured in our weekly MAA Newsletters.

THIS FULL CAMPAIGN KIT CAN BE FOUND AT WWW.MBA.ORG/MAACAMPAIGN

SAMPLE LETTER

Email Subject Line: I Need Your Help

I am sure you're all aware of the many legislative and regulatory events in the last year impacting the mortgage lending industry from the Dodd-Frank Act. The amount and depth of all these changes the industry is facing is unprecedented. How those changes are shaped, and what the new requirements look like, will affect the way that we do business for the rest of our careers.

As you read about these changes, I want you all to know that you have a voice in this process, and you should use it. It is vital to us as an industry that legislators and regulators who are making the new laws and rules hear the industry's views loud and clear.

Active involvement in the Mortgage Action Alliance (MAA), the Mortgage Bankers Association's (MBA) grassroots advocacy network is a free and easy way for us all to add vital support to these efforts and help ensure that we continue to have healthy careers in this industry over the coming years. MAA members receive "Calls to Action" to send letters to their Members of Congress from time to time when there is an important legislative issue at play. In these cases time is critical — votes could be hours away. As an added bonus, MAA members receive a weekly update on what is happening in Washington related to our industry.

I have joined MAA and I encourage you to as well.

To enroll, just click [here](#). If you would like to learn more about MAA, go to the homepage: www.mortgageactionalliance.org, or contact Kelley Williams of MBA directly at kwilliams@mba.org.

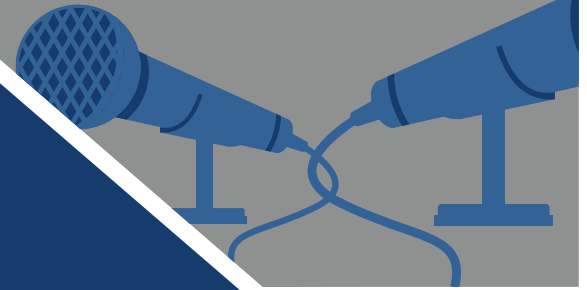
Thank you,

DOWNLOAD AN EDITABLE VERSION OF THIS LETTER
AT WWW.MBA.ORG/MAACAMPAIGN

JOIN THE

Mortgage Action Alliance[®]

The **LARGER** the group, the **LOUDER** the voice.SM



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Speak Up Now

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Without your participation, we are all susceptible to regulations and legislation that would hinder our ability to provide more extensive housing choices, jobs and economic growth. You are a voter, an employer and a constituent. Your voice matters. But you need to use it.

Membership Requirements

If you are an employee of a company that is engaged in, or supports the business of, real estate finance, you may become a Mortgage Action Alliance member, either by completing and mailing in this form or by registering online at www.mortgageactionalliance.org. **All members are required to re-register annually to retain full member privileges.** We will notify you to renew your membership prior to its lapse. By becoming a member, you consent to receive emails and other communications concerning the Alliance's advocacy issues. **Participation is free, easy, quick... and makes a difference.**

Learn more at www.mba.org/maa

Get involved today — Join the Mortgage Action Alliance.

Yes, I want to become a member of the **Mortgage Action Alliance.**

NAME

TITLE

COMPANY NAME

HOME ADDRESS

CITY

STATE

ZIP CODE

BUSINESS PHONE

EMAIL (work or home)

SIGNATURE

DATE

Mail form to: Mortgage Bankers Association, Mortgage Action Alliance, 1919 M Street NW, 5th Floor, Washington, DC 20036

Or fax to: Fax (202) 621-1537

Phone: (202) 557-2777

Web site: www.mortgageactionalliance.org

BE AN INDUSTRY ADVOCATE

The diagram below illustrates the legislative and regulatory processes and where MBA provides opportunities for you to make your voice heard. You can view or download a larger version of this chart at www.mba.org/MAACAMPAIGN



THREE WAYS TO START USING YOUR VOICE TODAY

- 1** Join MAA (FREE) www.mba.org/maa
- 2** Join an MBA Committee (Members only, FREE) www.mba.org/getinvolved
- 3** Attend National Advocacy Conference www.mba.org