



Join a NRMLA Committee Help Shape the Association!

One way to enhance your membership in NRMLA is to participate in one or more of our five committees. Our goal is to harness your knowledge and expertise, so that NRMLA can be a more effective advocacy organization. Choose from one of the following committees:

- Congressional Relations Committee
- HUD Issues Committee (including Servicing Subcommittee)
- State & Local Issues Committee
- Standards & Ethics Committee
- Strategic Relations Committee
- Professional Development Committee
- Consumer Issues Committee
- Product Development & Capital Markets Committee
- Technology Committee

Committee membership is open to any NRMLA delegate whether Primary, Alternate or Additional. As part of your membership, each member company designates two individuals to serve as its Primary Delegate and Alternate Delegate, our two principal contacts for NRMLA activities. You are also allowed to designate as many Additional Delegates as desired. Additional delegates receive all membership mailings, confidential memos, the *Reverse Mortgage Advisor* newsletter and other publications. Additional delegates pay dues of \$50 per person.

Each committee will set its own schedule, but in general will convene face-to-face at least twice a year at NRMLA conferences and via conference call as needed to carry out activities in between meetings.

Congressional Relations Committee

Responsible for developing legislative priorities and lobbying

- Assist NRMLA in promoting our political agenda on Capitol Hill
- Coordinate outreach to members of Congress, so they're made aware how the reverse mortgage program can benefit seniors in their home districts
- Provide guidance to NRMLA staff on federal legislative issues

HUD Issues Committee

Responsible for interfacing with HUD on HECM policy issues

- Assist NRMLA staff and counsel in working with HUD to streamline and improve the HECM program
- Identify HUD regulatory and administrative issues that need to be addressed
- Develop policy positions and background papers

State & Local Issues Committee

Responsible for addressing state and local governmental issues

- Assist NRMLA staff with identifying state, county and municipal issues that impact reverse mortgages
- Develop and implement strategies for dealing with such issues

Standards & Ethics Committee (By appointment only)

Responsible for monitoring and assuring quality and integrity among the membership

- Ensure that NRMLA members are complying with our Code of Ethics & Professional Responsibility
- Continually review NRMLA's Code of Conduct and Best practices and update when necessary
- Review consumer inquiries and complaints, and investigate where necessary

Strategic Relations Committee

Responsible for overseeing public relations and consumer education efforts

- Help develop new strategies for increasing awareness about reverse mortgages
- Work with NRMLA staff and consultants on our consumer education campaign and press outreach efforts
- Identify reverse mortgage borrowers to be featured in our media outreach
- Help cultivate strategic alliances with other organizations

Professional Development Committee

Responsible for developing educational programs, products and services

- Assist NRMLA staff in the development and planning of educational programs and services for reverse mortgage lenders
- Plan programs for NRMLA regional conferences and Annual Meeting
- Identify topics and speakers for the Learn While-U-Lunch program
- Develop professional designation programs for reverse mortgage lenders and underwriters

Consumer Issues Committee

Responsible for identifying and prioritizing critical consumer issues

- Plan and execute appropriate interventions to satisfactorily resolve consumer issues
- Capture, analyze, and react to relevant consumer press... Proactively drive appropriate consumer press
- Focus on certain counseling issues, such as setting industry standards as to counseling content, protocols, availability, etc.

Product Development & Capital Markets

Responsible for studying and reporting general trends in product development, product structures, product features, etc.

- Identify and develop 'bundling' opportunities with 'complementary' products - annuities, long-term care, etc.
- Study and report general trends in capital markets, investors, securitization structures (i.e. Ginnie Mae), etc.
- Study and report general trends in private mortgage insurance coverage.
- Determine impact of international market on U.S. reverse mortgage business.

Technology Committee

Responsible for identifying and summarizing trends in reverse mortgage technology

- Develop a reverse mortgage industry integrated technology vision (lead management, product illustration, electronic application portal, loan origination system, pipeline management system, post closing system, servicing system, scoring, etc.).
- Develop and promote standard industry terms and definitions
- Participate in the development of a reverse mortgage industry standard data repository



NRMLA Committee Application

Sign up now for a committee by filling out the application below and sending your bio and resume. If you have any comments or questions, please contact Darryl Hicks, 202-939-1784, or by e-mail at dhicks@dworbell.com.

Firm

First Name

Last Name

Phone Number

E-mail

Committees (Check which committees you wish to serve on)

- Congressional Relations
- HUD
- State & Local Issues
- Strategic Relations
- Professional Development
- Consumer Issues
- Product Development & Capital Markets
- Technology

Fax your committee application to Darryl Hicks at 202-265-4435.

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Revised 8-12-08