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Benefits of Membership

NRMLA Membership Application

If you are seriously dedicated to personal growth and prosperity as a reverse mortgage specialist, consider making the investment to join the National Reverse Mortgage Lenders Association (NRMLA).

NRMLA provides a national voice for lenders, loan servicers, third-party vendors and investors engaged in the reverse mortgage business. In that capacity, NRMLA educates consumers about the pros and cons of reverse mortgages, trains lenders to be sensitive to clients' needs, enforces our Best Practices and Code of Conduct, and promotes reverse mortgages in the news media. Membership in NRMLA entitles you to the following benefits:

Complimentary listing(s) on ReverseMortgage.org

Every day, NRMLA receives an estimated 2,000 visits to our consumer site, ReverseMortgage.org, from consumers who want to learn more about the reverse mortgage program, or to locate a lender who can assist them. Seniors, especially, prefer working with a lender that abides by our strict Code of Conduct and Best Practices. As a result of the traffic generated on our site, members tell us this "virtual" presence offers a solid source of business.

Learn While-U-Lunch

The "Learn While-U-Lunch" program is a Members-Only conference call held the second Tuesday of each month to discuss topics beneficial to the growth of your business. (Note: Each program costs \$25 or you can purchase 6- and 12-month package deals at a discount.)

NRMLA Washington Update

Receive our monthly e-newsletter covering market trends, senior issues, legislative and regulatory updates, and other NRMLA activities.

Reverse Mortgage Advisor

Receive our quarterly print newsletter featuring more in-depth stories on management and marketing topics, business trends, borrower profiles, and other useful topics.

NRMLAOnline.org

In addition to our consumer site, NRMLA maintains NRMLAOnline.org as an informational resource for members. HECM statistics, FHA Mortgagee Letters, press releases, confidential memos, back issues of our newsletters, and other helpful links are posted.

Political advocacy

Through our Reverse Mortgage Working Group, NRMLA has worked with HUD to make enhancements to the FHA reverse mortgage program. We have also forged strong ties with members of Congress to help shape federal policy beneficial to the growth of our industry.

Consumer Booklets

NRMLA has developed informational booklets—including *Just the FAQs: Frequently Asked Questions About Reverse Mortgages*—that members can purchase at a discount to distribute to prospective borrowers. NRMLA also distributes thousands of copies each year directly to consumers who request information.

Discount on Conference Fees

Our annual meeting and regional conferences enable you to network, discuss major issues, and exchange ideas on business development and management with the most knowledgeable people in the reverse mortgage business.

Member Delegates

Each member firm can designate two individuals as the primary contacts. We refer to these individuals as the Primary Delegate and the Alternate Delegate. As a Primary or Alternate Delegate, you can participate on any one of our Committees and you receive frequent e-mail updates on legislative, regulatory and market trends, access to confidential memos on various issues, the Reverse Mortgage Advisor newsletter and other publications.

Any employee of a member who wishes to receive these same benefits can join as a Additional Delegate for \$50 annual dues. However, Additional Delegates do NOT receive a complimentary listing on our consumer web site, ReverseMortgage.org.

Additional Information: Darryl Hicks, Vice President of Communications, 202-939-1784, or <u>dhicks@dworbell.com</u>.