

1) What does it mean to be a NRMLA delegate? Each company that joins NRMLA can designate two people as contacts. We call these people the Primary Delegate and the Alternate Delegate. The Primary Delegate is responsible for your company's membership and web site listings if applicable. The Primary Delegate receives annual membership renewal notices and is the person NRMLA contacts if we have any questions. Both the Primary and Alternate Delegates receive e-mail updates from NRMLA, have the option of participating on one or more of our committees, and receive our quarterly print newsletter, *Reverse Mortgage Advisor*. If anyone else in the same company wishes to have these same benefits, especially being on NRMLA's official e-mail distribution list, they can join as Additional Delegates, which costs \$50 for an annual membership.

2) If I join as an Additional Delegate can I get listed on NRMLA's consumer site, ReverseMortgage.org? No, but you can purchase additional listings for \$50/month or \$600/year. First, you need to gain permission from the Primary Delegate. If you don't know who that person is, please e-mail Linda Latimore, at llatimore@dworbell.com. After obtaining permission, Linda will send you the Additional Web Site Listing Form and the Recurring Billing Contract. You fill out your contact information on the Web Site Listing Form. For payment, you provide us with your credit card information on the Recurring Billing Contract. We charge \$300 for the first six months right away. After six months, NRMLA starts charging your credit card \$50/month until you tell us to stop. Both forms are faxed to Linda, at 202-265-4435.

3) I'm not a NRMLA delegate, and I don't wish to become one, but my company is a member. What benefits do I get? The basic benefits you receive as an employee of a member firm include: 1) access to Members Only documents and resources on NRMLAOnline.org. You must first register on the site and create a User Profile to gain access to these materials; 2) access to NRMLA's Learn While-U-Lunch program, a monthly conference call where subject matter experts talk about different reverse mortgage and aging topics. Each program costs \$25 or you can register for a 6- or 12-month package deal. To view this year's calendar, login to NRMLAOnline.org and click on the Events tab; 3) registration at the Member Rate for any NRMLA conference; and 4) Receipt of NRMLA's monthly e-mail newsletter, *NRMLA Washington Update*, which covers industry news for that part particular month. To receive the newsletter, please e-mail Linda Latimore, at llatimore@dworbell.com.

4) My company joined several months ago, but I don't see my company listed on ReverseMortgage.org. Why is that? Before we can post your company, the Primary Delegate must send us a signed copy of the Code of Conduct form enclosed in your new member package. The Code of Conduct form must be signed by the CEO and the original mailed to our office. You can also fax a copy to our office, so that we can begin the posting process. We also need copies of the Annual Certification and Web Site Listing forms. The latter includes the web site listing contact information and the state(s) that contact should be listed in. Oftentimes, the Primary Delegate forgets to send this information to us, which delays your listing. If your membership expires, your listing(s) will automatically be dropped until NRMLA receives payment. If your membership expires, you have two months to renew before you are removed from the membership roles. If you have any questions, please e-mail Linda Latimore, at llatimore@dworbell.com.

5) I registered a password on NRMLAOnline.org, but I'm having problems. If you just registered, it will take up to 48 hours to activate your account. After submitting your information, you will receive an automated response from webmaster@dworbell.com with instructions for activating your account. But we still have to review your information to make sure the company you registered under is an active NRMLA member firm before we give you access to restricted materials.

When you fill out the User Profile form, in the Company Name field, be sure to use the same exact name that your company joined under. For example, if you company joined NRMLA under XYZ Mortgage, Inc., you must include the Inc. when you register, otherwise our system will think you're another company that is not a member and this may slow down the process.

If your account was activated, but you're still having problems, make sure that when you open your web browser, that you type NRMLAOnline.org, not NRMLA.org. Some members bookmarked our old web site, which appears in the address box as NRMLA.org. Even if what you're seeing on your screen looks like our current site, it's not. It must say NRMLAOnline.org for you to successfully login.

And be sure to type in the same e-mail address that you registered under as well. If you have any questions, please e-mail Linda Latimore, at llatimore@dworbell.com.