



About NRMLA

The National Reverse Mortgage Lenders Association is the national voice and conscience of the reverse mortgage industry.

We view our responsibility as presenting America's senior population with the best possible financial product and providing them assurance that they can borrow with confidence from a NRMLA member.

To fulfill this responsibility, NRMLA works closely with Congress, the Department of Housing and Urban Development, bank regulatory agencies, and state legislatures to review and refine the reverse mortgage delivery process.

At the same time, within our membership, NRMLA vehemently advocates commitment to the highest ethical standards and the placement of the clients' needs above any personal gain, recognition or achievement.

NRMLA membership requires signing and adhering to a *Code of Ethics and Professional Responsibility* and *Pledge to Reverse Mortgage Borrowers* that commits all members, whatever their role in the process, to performing their jobs with integrity and empathy.

In addition, NRMLA sponsors a Certified Reverse Mortgage Professional designation program that provides participating members' with the opportunity to affirm a commitment to further education.

We consider the opportunity to serve America's seniors and provide them with security a rare privilege. Our mission is to show our gratefulness for the privilege every day by staunchly advocating a product, a program and a membership that strive to earn trust.

Key Membership Benefits

Membership in NRMLA entitles you to the following benefits:

- **Complimentary listing(s) on ReverseMortgage.org.** NRMLA's consumer web site, www.ReverseMortgage.org, averages 25,000 unique visitors every month. Consumers who want to learn about reverse mortgages, and locate a lender who can assist them, use the site as a resource. As a result of the traffic generated, members tell us this "virtual" presence offers a solid source of business.
- **Complimentary Webinars.** NRMLA hosts periodic webinars to discuss timely topics beneficial to the growth of your business, such as marketing, counseling, legislative and regulatory issues.
- **The Weekly Report.** Published weekly, *The Weekly Report* is an e-newsletter covering market trends, senior issues, legislative and regulatory updates, and other NRMLA activities.
- **Reverse Mortgage magazine.** Receive our print publication featuring in-depth stories on management and marketing issues, business trends, and other useful topics. Back issues can be downloaded by visiting NRMLAOnline.org.
- **NRMLAOnline.org.** In addition to our consumer site, NRMLA maintains NRMLAOnline.org as an informational resource for members. On our site, you can find HECM statistics, access to federal and state laws and regulations that govern the reverse mortgage process, information on getting started in the business, marketing strategies, links to news articles and press releases, confidential memos, back issues of our newsletters, and other helpful information.
- **Committees.** NRMLA's Committees play a valuable role developing policy recommendations that help shape the business. Here is a chance to make your voice heard. Our most active Committees include HUD Issues, Policy, HMBS Issuers, Risk & Compliance, PR, State & Local Issues, and Servicing.
- **Discount on Conference Fees.** NRMLA's conferences attract the largest gatherings of reverse mortgage professionals. 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.

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

"VanDyk Mortgage has found that potential Reverse Mortgage clients who call off the NRMLA website are looking to work with a company whose loan officers possess integrity, knowledge and passion for the Reverse Mortgage product. Joining the ranks of NRMLA will advance not only the product knowledge of your loan officers, but also your ability to show potential clients and referral partners that you are in the upper echelon of lenders that they are dedicated to assisting our senior community to gain financial independence."

MELINDA HIPPI, VANDYK MORTGAGE

"I have been in the reverse mortgage industry before NRMLA was formed. We have faced numerous challenges over the years. I cannot imagine what our industry would be like without this organization. NRMLA acts and assists in public education, government/public affairs, and working closely with HUD on policy matters. By being a member, I have received far more in benefits than the cost of membership. NRMLA provides the ability to associate and participate with other like-minded individuals who want the best for our industry. For NRMLA and its members to be successful become involved – be part of the team as strength is in numbers."

DEAN JONES, SENIOR FUNDING ASSOCIATES

"The benefits of joining NRMLA are numerous. I receive weekly alerts by email detailing all recent changes, information and what is happening in our HECM world. I attend Annual Conferences and Regional Conferences for continuing education and networking. On the advocacy side, if it were not for NRMLA and all of its efforts, we would not have the HECM we have today."

RANDY DAVIS, DOLLAR BANK

NRMLA MEMBERSHIP APPLICATION Page 1 of 2

Membership is by firm, with each member firm designating an individual Primary Delegate and an Alternate Delegate. The Primary Delegate is the principal contact for the Member. **YOUR MEMBERSHIP APPLICATION WILL NOT BE PROCESSED UNTIL WE HAVE A SIGNED COPY OF THE SIGNATURE PAGE ACKNOWLEDGING THAT YOUR COMPANY WILL ABIDE BY THE NRMLA CODE OF ETHICS & PROFESSIONAL RESPONSIBILITY AND THE PLEDGE TO REVERSE MORTGAGE BORROWERS.** Dues are non-refundable upon membership cancellation.

Select Membership

CHOOSE 1	MEMBERSHIP CATEGORIES	CATEGORY DESCRIPTION	ANNUAL DUES*				
<input type="checkbox"/>	Lender Members	Firm that originates or services reverse mortgages in the capacity of a lender, correspondent or broker. Dues are based on reverse mortgage origination volume for the previous 12-month period. Lender Members are entitled to complimentary state listings in the Lender Locator on NRMLA's website. <i>Please provide, as applicable:</i> Company's Originating Mortgagee Number (If applicable): _____ Company's NMLS Number: _____	TIER LEVEL	ANNUAL PRODUCTION VOLUME	FIXED DUES	ADDT'L DUES – \$15 PER RM ORIG	COMP LENDER LISTINGS
	<input type="checkbox"/>	7	10,000 or more	\$10,000	\$15	20	
	<input type="checkbox"/>	6	7,500 to 9,999	\$7,000	\$15	15	
	<input type="checkbox"/>	5	1,000 to 7,499	\$5,000	\$15	10	
	<input type="checkbox"/>	4	100 to 999	\$3,500	\$15	7	
	<input type="checkbox"/>	3	50 to 99	\$3,500	–	5	
	<input type="checkbox"/>	2	25 to 49	\$2,000	–	3	
<input type="checkbox"/>	1	0 to 24	\$1,100	–	1		
<input type="checkbox"/>	Servicer/Subservicer Member	Firm that services reverse mortgages, whether directly or on a contractual basis for a Lender.	TIER LEVEL	PORTFOLIO SIZE AT RENEWAL	FIXED DUES		
	<input type="checkbox"/>	3	100,000 or more	\$25,000			
	<input type="checkbox"/>	2	25,000 to 99,999	\$10,000			
<input type="checkbox"/>	1	Up to 24,999	\$5,000				
<input type="checkbox"/>	Associate Member	Firm that provides products or services to a Lender or other organization qualifying for membership.	\$2,750/firm				
<input type="checkbox"/>	Public Member	Government agency, whether federal, state or county.	\$450/firm				
<input type="checkbox"/>	Nonprofit Member	Non-profit organization, including counseling agencies.	\$450/firm				
<input type="checkbox"/>	GSE/Investor Member	Government-Sponsored Enterprises and investors, including investment banks.	\$10,000/firm				
<input type="checkbox"/>	Broker/Dealer	Secondary market brokers and/or dealers	\$1,000/firm				

* Effective January 1, 2019, NRMLA estimates its expenses for lobbying activities are 10% of the amount of NRMLA dues and, therefore, non-deductible. Dues are non-refundable upon membership cancellation.

Please select the business category that best describes your company. Select all that apply. On the next page we ask the new member to identify the primary and alternate delegates and payment information.

- | | |
|--|--|
| <input type="checkbox"/> Accounting Firm | <input type="checkbox"/> Post Closing/Fulfillment Services |
| <input type="checkbox"/> Advertising & Marketing | <input type="checkbox"/> Press |
| <input type="checkbox"/> Appraisal/Inspection Services | <input type="checkbox"/> Property Preservation |
| <input type="checkbox"/> Bank | <input type="checkbox"/> Quality Control |
| <input type="checkbox"/> Consulting | <input type="checkbox"/> Servicer |
| <input type="checkbox"/> Correspondent Lender | <input type="checkbox"/> Subservicing |
| <input type="checkbox"/> Counseling Delivery | <input type="checkbox"/> Technology |
| <input type="checkbox"/> Credit Financing | <input type="checkbox"/> Third Party Originator |
| <input type="checkbox"/> Credit Union | <input type="checkbox"/> Thrift |
| <input type="checkbox"/> Document Preparation | <input type="checkbox"/> Title Insurance/Closing Services |
| <input type="checkbox"/> Education & Training | <input type="checkbox"/> Trade Association |
| <input type="checkbox"/> Financial Investment Services | <input type="checkbox"/> Wholesale Lender |
| <input type="checkbox"/> Law Firm | <input type="checkbox"/> Other (please indicate) _____ |
| <input type="checkbox"/> Mortgage Banker | |

Primary Delegate Information

Firm	Firm NMLS Number (if applicable)
First Name	Last Name
Address	
City	State Zip
Telephone	Fax
Delegate's NMLS Number (if applicable)	
Email	
Web site	

Alternate Delegate Information

Firm	Firm NMLS Number (if applicable)
First Name	Last Name
Address	
City	State Zip
Telephone	Fax
Delegate's NMLS Number (if applicable)	
Email	
Web site	

Any employee who wishes to receive NRMLA's communications, both electronic and print, can do so by creating a user profile on the member web site, www.nrmlaonline.org. Click "Register" beneath the login box and submit the requested information.

PAYMENT INFORMATION

Total Amount Enclosed: \$ _____

- Check Payable to NRMLA
 Visa MasterCard AmEx

Card Number	Exp. Date
Name on Card	Security Code
Card Holder Address	City State Zip