



MARYLAND MORTGAGE
BANKERS AND BROKERS
ASSOCIATION

P.O. Box 6293 Ellicott City, MD 21042 443-989-8534 Fax: 443-321-0540
info@mmbba.org www.mmbba.org

MEMBERSHIP APPLICATION

- Active Organization Membership \$750.00
- Associate Organization Membership \$750.00
- Individual Professional Membership \$250.00
- Individual Associate Membership \$250.00
- Special Membership (employing 2-5 nationally) \$395.00

Annual dues renew each year on the calendar year (January 1st through December 31st)

Note: 'Active' and 'Professional' Memberships are for companies involved in Mortgage Banking, 'Associate' Membership is anyone involved in the Mortgage Banking industry but is not a Mortgage Banking company.

Optional PAC Donation \$50.00

Please be sure to include the following items with your application:

- Completed application (2 pages) which includes the names of two MMBBA Member sponsors
 - A check (payable to the MMBBA) or complete charge card information for membership dues
 - If applicable, a copy of your firm's Maryland mortgage Lender/Broker license
- In the event an applicant is new to the area and has not yet established local relationships, the applicant will be required to provide three (3) letters of reference from either associations/organizations in which the applicant is a member in good standing and/or with which the applicant has a current business relationship within the mortgage banking field.

Company Name: _____ Year organized: _____

Complete Address: _____

Contact Name: _____ Contact Title: _____

Phone: _____ Fax: _____

Email Address: _____ Website URL: _____

Mortgage Banker Mortgage Broker Other: _____

Primary Business: _____

Operating as: Corporation Partnership

Business Focus: Residential Commercial Both Residential & Commercial Other



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Applicant is a member of the following organizations: _____

Territory of operation or branch office locations: _____

Principal place of business: _____

Number of company employees: _____

Have you or any principals in your company been convicted of an industry-related crime or felony?

Yes No

Has your company been included on any government exclusionary lists?

Yes No

Brief company description (25 words or less): _____

Recruited by: _____ Company: _____

Please provide the following information for TWO sponsors who are MMBBA members:

SPONSOR ONE

Sponsor Name: _____ Email: _____

Company: _____ Phone: _____

SPONSOR TWO

Sponsor Name: _____ Email: _____

Company: _____ Phone: _____

I have read the Association's Code of Ethics and if approved for membership, agree to abide by them.

Name (Please print): _____ Title _____

Signed: _____ Date _____

Payment Information to be provided on the following page.



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**Please note each membership application is based upon final approval from the
Maryland Mortgage Bankers and Brokers Association Board of Governors.**

PAYMENT INFORMATION

A check (payable to the MMBBA) for the total amount of \$_____ is enclosed

Charge the total amount of _____ to: MasterCard Visa American Express

Account # _____ Expiration date: _____ CVV number: _____

Cardholder Name: _____

Signature: _____

Billing Address of Card (**required**): _____

Mailing Address:

**Maryland Mortgage Bankers and Brokers
Association, Inc.
P.O. 6293
Ellicott City, MD 21042**

Additional Contact Information:

**Phone: 443-989-8534
Fax: 443-321-0540
Email: info@mmbba.org
Website: www.mmbba.org**



Article VI of the By-Laws of the Maryland Mortgage Bankers and Brokers Association, Inc.

Canons of Ethics and Standards of Practice

Section 1

General. The members of this Association are mindful that the soundness, usefulness, prosperity and future of mortgage banking depend upon the honor, integrity, fidelity and judgment of all personnel engaged in this business. Each member of this Association, and each applicant for membership in the Association, recognizes its responsibility in the administration and conservation of the obligation committed to them, and being conscious of the confidence placed in them, establish and pledge that they will observe and maintain standards of conduct in their dealings with the public and with other members of this Association which will in no way discredit the mortgage banking industry, the Association or its members.

Section 2

Members shall endeavor at all times to protect the public against fraud, misrepresentation or unethical practices in the mortgage banking field.

Section 3

Members shall charge fair and reasonable fees for their services based upon current market conditions.

Section 4

Members shall not quote to a prospective borrower, directly or through advertising, interest rates, loan amounts or other loan terms impossible or unlikely of realization, for the sole purpose of encouraging the submission of a loan application.

Section 5

Members will not condone or engage in or be a party to questionable real estate lending practices.

Section 6

Members shall maintain and identify trust and escrow funds in accounts separate and apart from personal or other business accounts.

Section 7

It shall be the duty of members to be well informed on the mortgage banking industry including current mortgage market conditions, government regulations and loan administration practices in order that they may be in a position to serve all parties concerned in a fair, intelligent and beneficial manner.

Section 8

Members will use only clear, simple, truthful and understandable statements in their advertising. A member shall not advertise financing terms which do not represent the terms generally available through its efforts, unless the advertising copy expressly sets forth the special qualifications pertinent to the financing terms advertised.

Section 9

Members shall hold inviolate any information given them in confidence by their clients. This shall not be construed to prohibit the use of the furnished data in the reasonable pursuit of the purposes for which such information was transmitted.

Section 10

Members shall ascertain all pertinent facts available concerning every loan or real estate transaction in which they are a part so that they may fulfill their obligation to avoid error, exaggeration, misrepresentation, or concealment of pertinent facts.

Section 11

Violations of and complaints concerning this Code of Ethics shall be filed with the Membership Committee as provided in Article III, Section 2 of these By-Laws.