



The mortgage broker industry is continuously facing regulation changes and political battles. The **200 Club** is an exclusive group of mortgage professionals who fight to protect our industry. The sole purpose of the **200 Club** is to educate and advocate to state and federal legislators and regulators. It is our responsibility to ensure that elected officials and regulators understand the value of mortgage professionals and the key role we play in our communities. The **200 Club** and the California Association of Mortgage Professionals (CAMP) employ a federal and state lobbyist to promote the principals and ideals needed to create positive legislation and regulation for the mortgage industry. *Without your support these efforts will cease to exist.*

BENEFITS:

- Insider Information Straight from Washington, D.C. and Sacramento, CA
- Industry Specific Bill and Regulation Analysis
- Discussion Board
- Free Access to Invitation Only Webinars
- Free Entrance to CAMP GA Events

CURRENT ISSUES OF INTEREST:

- **Qualified Residential Mortgages** - Proposed regulations will calculate fees different for creditors versus mortgage brokers. These new calculations will put mortgage brokers at a disadvantage in regards to fee caps. Read information on the specific details and the actions the **200 Club** and CAMP have taken...join today.
- **Mortgage Disclosure Form** - The **200 Club** and CAMP have commented and worked with the Consumer Financial Protection Bureau to simplify a new version of the mortgage disclosure form. Review the final draft and provide your feedback...join today.
- **Dodd-Frank Clean Up** - The consequences of the passage of Dodd-Frank has not yet been fully realized. New regulations will continue to unfold over the next few years. The **200 Club** and CAMP continue to communicate with regulators to ensure reasonable implementation of proposed regulations. Additionally, the **200 Club** has drafted legislation to “clean up” unintended consequences that have resulted from the passage of Dodd-Frank. For more details on our clean up efforts...join today.
- **Additional Issues** - Loan Officer Compensation Rules, Fannie Mae and Freddie Mac Changes, HVCC, Appraisal Independence, Good Faith Estimates, FHA & VA Changes, Red Flag Role, etc.





Join the **200 Club** today and begin supporting your profession. Members will enjoy special insider information and regular government affairs updates. Do not miss out on your opportunity to join 199 of your fellow colleagues in one of the most influential groups in the mortgage profession.

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Pledge Type

\$50 monthly contributions \$150 quarterly contributions \$500 annual contribution*

I authorize the **200 Club** to debit my attached credit card information annually, quarterly, or monthly based on my donation option selected above. By submitting this form, I am committing to fulfill my annual pledge amount selected above.

*To encourage annual contributions we have reduced the pledge amount for all individuals who prefer to donate on an annual basis.

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If you have any questions please call us at 916.448.8236.