

\$3,500+ VALUE



CALIFORNIA ASSOCIATION OF MORTGAGE BROKERS

MORTGAGE INDUSTRY VALUEPAK

\$3,500+ VALUE

Get these valuable business building products and discount services when you join CAMB.

Can you afford to NOT be a member?



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CAMB WORKS FOR YOU!

VALUEPAK CONTENTS

- 4 Things You Should Know About RESPA (CD)—\$200 value
courtesy of Mortgage Market Guide
- Mortgage Industry Surveys—\$500 value (each) (2 currently available)
Mortgage Broker Update—\$199
by Inside Mortgage Finance Publications
- MBSQuoteline—streaming real-time MBS and Treasury prices—
\$540 value annually
- Credit Savvy (CD)—\$97, plus bulk purchase discounts to help
convert new leads into clients
*You'll increase your clients' qualifications with this credit tool by
Attorney Edward Jamison*
- Reach and Retain Your Realtors & Customers for Life —\$500 value
by First Magnus Financial Corporation
- Save 5% with Mortgage Originator's E & O Insurance Policy
by Bankers Insurance Service
- Mortgage Market Guide—45-day trial subscription—\$200 value
by Barry Habib
- Building Your Business with an Effective Web Site—\$60 value (min.)
by MGIC/Myers Internet Program
- LoanToolBox/The Daily Communicator—\$300 value
with Greg Frost
- Guaranteed Issue Medical Insurance—invaluable
by Kistner Insurance Services, LLC

“Every CAMB event and CAMB interaction I’ve had has helped my business grow. It’s the single most effective investment I’ve made in my business.”

—Les Berman, EB Financial
Beverly Hills Chapter

■ Mortgage Industry Publications:

- *Free subscription – Mortgage Matters magazine—\$50 value*
- *Free subscription – National Mortgage Broker magazine—\$58 value*
- *1 year free subscription – Broker Magazine—\$48 value*
- *1 year free subscription – Mortgage Originator Magazine—\$58 value*
- *1 year free subscription – Origination News magazine—\$50 value*
- *www.cambweb.org – information 24/7—invaluable*
- *Free Legislative Alerts – personal legislative monitor—invaluable*
- *Free CAMB Connection – association news—invaluable*

■ You Can't Do It On Your Own: Lobbying and PR

Government Affairs & Lobbying—invaluable

CAMB's government affairs team works on legislative, regulatory and compliance issues, plus we retain the services of a lobbyist.

Public Relations—outreach to the mass media—invaluable

CAMB's public relations team works on monthly consumer alerts issued to the mass media, educating the media and consumers on the value of mortgage brokers, and positive image campaigns for the industry.

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"CAMB speaks for our industry across the state and all the way to Washington, D.C. Its influence has grown tremendously since its birth. If we want to continue to have a positive influence we ALL have to be a member. Don't let your colleagues ride on your coattails."

*—George Duarte, CMC, Horizon Financial Associates
East Bay Chapter*

4 THINGS YOU SHOULD KNOW ABOUT RESPA

courtesy of Mortgage Market Guide

James Brodsky, attorney and former HUD senior official, shatters many of the common myths about RESPA. He explains how seemingly innocent actions may have very expensive and possibly career ending consequences.

TOPICS INCLUDE:

- *How you can promote yourself and your business without violating regulations.*
- *How to legally engage in joint marketing with your business partners.*
- *What you can do and what you cannot do to stay within compliance.*
- *Why sponsoring or catering a Realtor's® sales meeting can get you in big trouble.*
- *Why giving even token gifts for referrals can be a violation.*
- *Why you cannot arm your business partners and clients with special discounts for referrals.*

“Getting involved in your industry’s premier trade association is essential for any company in any business. Membership in CAMB is no different—it gives you a competitive advantage.”

*—Dean Movroydis, MGIC
Inland Empire Chapter*

MORTGAGE INDUSTRY SURVEYS AND MORTGAGE BROKER UPDATE

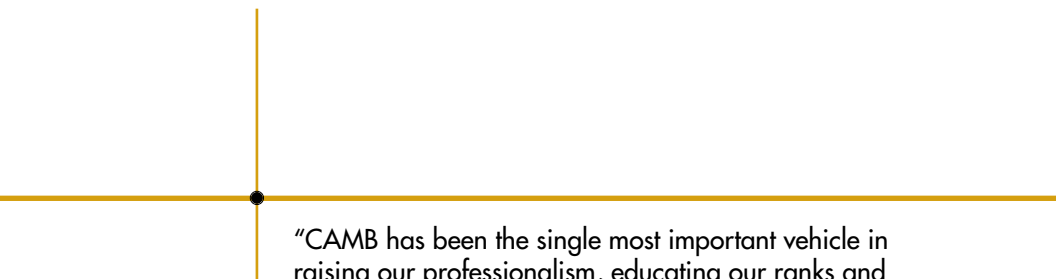
by Inside Mortgage Finance Publications

CAMB has partnered with Inside Mortgage Finance Publications to give members a free subscription to Mortgage Broker Update and free access to mortgage industry surveys that will help you and your business grow.

SURVEYS CURRENTLY AVAILABLE TO MEMBERS INCLUDE:

- *How Real Estate Agents View Relationships with Mortgage Providers*
- *How Mortgage Brokers View Subprime/Alt-A Lending Relationships*

Access this member benefit via the Members Only section of the CAMB Web site.



“CAMB has been the single most important vehicle in raising our professionalism, educating our ranks and leading the charge for legislative and regulatory equality. That’s why I belong.”

*—Brian Weide, SunStar Mortgage Corp.
Inland Empire Chapter*

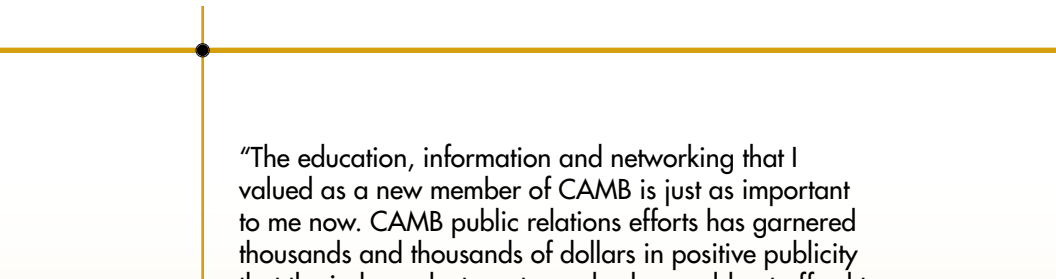
MBSQUOTELINE

Mortgage professionals will find high value in this total resource for streaming real-time MBS and Treasury Prices. Designed especially for Loan Originators, MBSQuoteline monitors intra-day MBS price changes and the economic news moving interest rates. Features include re-pricing alerts, live MBS prices, news and analysis throughout the day, a personalized weekly newsletter, and more. Communicated to subscribers via desk top, email, PDA, cell phone. Make the right lock/float decisions. Access this member benefit via the Members Only section of the CAMB Web site.

CREDIT SAVVY

by attorney Edward Jamison

You'll increase your clients' qualifications with this credit tool. Purchase this CD in bulk at a huge discount and be a hero with your clients. Access this member benefit via the Members Only section of the CAMB Web site.



"The education, information and networking that I valued as a new member of CAMB is just as important to me now. CAMB public relations efforts has garnered thousands and thousands of dollars in positive publicity that the independent mortgage broker could not afford to purchase."

*—Allen Bond, Palos Verdes Funding
Southern Los Angeles Chapter*

REACH AND RETAIN YOUR REALTORS & CUSTOMERS FOR LIFE

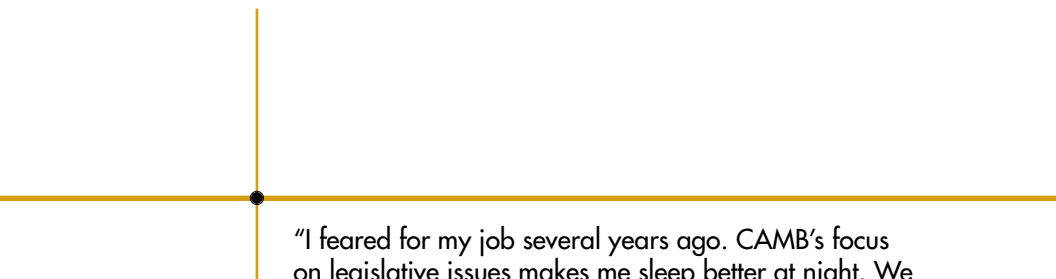
by First Magnus Corporation

What would you pay to reach and retain your Realtors® and customers for life? How about nothing?

- *Get preferred CAMB rate sheets...better pricing...lower fees!*
- *Get real value to your bottom line...exclusively for CAMB brokers approved with First Magnus!*

REACH provides brokers with the ability to easily manage, access, and build their database of Realtors®, past borrowers and prospects. The ability to effectively target and send professionally designed electronic announcements and up to date property value information helps the broker maintain constant communication and develop customer retention.

There is much more to this program. Sign up for REACH today!
www.RetentionTool.com



"I feared for my job several years ago. CAMB's focus on legislative issues makes me sleep better at night. We have significant opportunities as mortgage brokers as CAMB fights to preserve our opportunities."

*—Michael Faust, American Pacific Mortgage
Greater Sacramento Chapter*

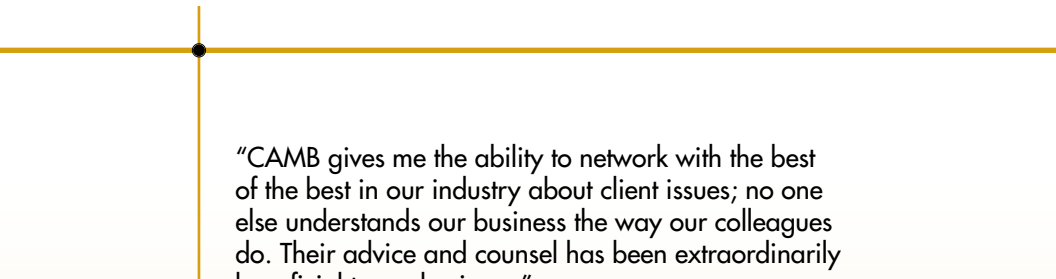
SAVE 5% WITH MORTGAGE ORIGINATOR'S POLICY

by Bankers Insurance Service

Written specifically for mortgage originators, this policy combines Fidelity, Mortgagee's E&O, and mortgage investor coverages required by warehouse lenders, wholesales and secondary market institutions.

CAMB members receive a 5% premium discount.

Call today. 1 (800) 323-2743. www.bankers.fprsi.com



"CAMB gives me the ability to network with the best of the best in our industry about client issues; no one else understands our business the way our colleagues do. Their advice and counsel has been extraordinarily beneficial to my business."


*—Jon Eberhardt, CMC, Prime Equity Management, Inc.
Southern Los Angeles Chapter*

BUILDING YOUR BUSINESS WITH AN EFFECTIVE WEB SITE

by Myer's Internet, a division of MGIC

BENEFIT FROM THIS MULTIPLE LEAD CAPTURING TOOL TO MAXIMIZE YOUR ROI:

- *Easy and instant customization at no cost*
- *Fast, secure, reliable and compliant online application*
- *Personalized rate quotes, payments and closing costs*
- *Automated assistant for referral sources*
- *Customizable email auto-responders*
- *Free training, toll-free support and product upgrades*
- *Customizable email auto-responders*
- *Free training, toll-free support and product upgrades*



"Information sharing...industry relationships...continuous learning of how to do business. Where else can you go for these valuable benefits?"

*—Dale DiGennaro, Custom Lending Group, Inc.
North Bay Chapter*

LOAN TOOLBOX/THE DAILY COMMUNICATOR

by Greg Frost

Increase your visibility with Realtors®. The Daily Communicator is a combination of high-impact news, informational and educational marketing articles geared towards keeping you and your Realtors® informed of current events in the industry, and Greg's latest marketing suggestions/tips.

Receive the first month FREE and a 20% discount off the monthly subscription fee.

GUARANTEED ISSUE MEDICAL INSURANCE

by Kistner Insurance Services, LLC

CAMB has implemented a variety of health insurance plans for our members through Health Net, Kaiser Permanente, Western Health Advantage, Medical Eye Services, Delta Dental, Safeguard, and Premier Access.

This insurance protection is available "guaranteed issue" for those that enroll within 31 days of new CAMB membership or at annual open enrollment.

Call for details. 1 (916) 929-1084 or email your request to info@kistnerinsurance.com.

"CAMB has taken some immensely beneficial actions on behalf of our industry. There is a lot more to be done with issues that emerge almost daily; I want to say I took the responsibility to join the organization that works to preserve our livelihood."

*—Pete Ogilvie, CMC, First Residential Mortgage Corp.
Greater Monterey Bay Area Chapter*



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"CAMB gives us a
much needed voice
in the industry. Who
else is protecting our
business interests and
our profession?"

*CAMB 2005-06 President
John Marcell Jr.
Better Mortgage Brokers, Inc.
Inland Empire Chapter*



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a member benefit program of the

California Association of Mortgage Brokers

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