



California Association of Mortgage Brokers

950 Glenn Drive, Suite 150, Folsom, CA 95630
(916) 448-8236 • fax (916) 448-8237 • member@Cambweb.org • www.Cambweb.org

**2008-09
Membership Application**
Effective October 1, 2007
through March 31, 2009
(18 months for the price of 12 months)

Please type or print clearly—one form per membership. Please retain a copy of this form for your files.

Member Information—Please provide both business and home address; check box as preferred for mailings.

Name _____

Company _____

Business Address _____

City _____ State _____ ZIP+4 _____

Telephone _____ Fax _____

E-mail _____ Web site _____

Home Address _____

For grassroots legislative efforts—internal use only

City _____ State _____ ZIP+4 _____

Referred by **EB WEB**

Joined at Chapter Event Annual Convention Sales & Marketing Other _____

Membership Classifications

CAMB memberships are individual memberships owned by the applicant. CAMB's membership year is April 1 to March 31 and is renewable annually. With this application and payment, you are applying for membership in CAMB, which includes membership in your selected Chapter and the National Association of Mortgage Brokers (NAMB). Exception: NAMB membership does not apply to Support Staff and Statewide Affiliate Designated Representatives. Those two categories may purchase a NAMB membership for an additional \$45 for each representative.

Professional 1
New \$420 (\$395 + \$25 NAMB application fee) Renewal \$395 per year
Professional 1 members are the manager, owner, or broker of record of their company, whose primary business is loan origination, and whose company is in good standing with the California Department of Real Estate. (DRE-licensed individuals who are not the manager, owner, or broker of record of their companies may elect to join as Professional 1 members.) Professional 1 members have voting privileges and may serve on the State Board of Directors.

Professional 2
New \$420 (\$395 + \$25 NAMB application fee) Renewal \$395 per year
Professional 2 members are individuals who originate loans under their company's California Department of Corporations license, which must be in good standing. Individuals applying for this category do not have a license with the California Department of Real Estate. Professional 2 members do not have voting privileges, may not serve on the State Board of Directors, but may serve on CAMB Committees.

Associate
\$245 per year
Associate members are DRE-licensed loan originators, whose license is in good standing, but are not the broker of record, owner, or manager at their loan brokerage firm. Associate members have voting privileges, but may not serve on the State Board of Directors.

Support Staff without NAMB* *\$120 per year*
Support staff members are nonlicensed employees who perform administrative, processing, etc. duties for a Professional 1 or Associate CAMB member in good standing at the same physical location. Support staff members do not have voting privileges and may not serve on the State Board of Directors, but may serve on CAMB committees.
** Support Staff membership is without NAMB membership. If NAMB membership is desired, please check the appropriate box.*

Support Staff with NAMB* *\$165 per year*
Support staff members are nonlicensed employees who perform administrative, processing, etc. duties for a Professional 1 or Associate CAMB member in good standing at the same physical location. Support staff members do not have voting privileges and may not serve on the State Board of Directors, but may serve on CAMB committees.
** Support Staff membership is without NAMB membership. If NAMB membership is desired, please check the appropriate box.*

Affiliate
\$415 per year
An Affiliate member is an individual whose business is other than that of loan origination (e.g., appraiser, bank, title officer, etc.), but who has an interest in supporting mortgage originators in general, and the Association, in particular. Affiliate members do not have voting privileges and may not serve on the State Board of Directors, but may serve on CAMB committees.

Statewide Affiliate (membership year Jan. 1 - Dec. 31)
\$3,950 per year
Statewide Affiliate members are companies whose business is other than that of loan origination and have a statewide presence. Membership includes two (2) designated representatives within each CAMB chapter in addition to the primary contact at the company's headquarters office. These members shall have a seat on the Statewide Affiliate Advisory Committee. Primary contact receives membership in NAMB. Designated representatives do not receive a NAMB membership, but NAMB membership may be purchased for an additional \$45 for each representative.

License Type
For all Professional (1 & 2) and Associate member applications, please check the appropriate box below.

- DRE-Licensed (Broker or Sales) RML
- CFL Other _____

Foreign Language
I am fluent in (verbal and written)

- Chinese French Japanese Korean
- Spanish Russian Other _____

Membership Privacy

By checking the box(es) below, I want to:

- Remove my telephone, fax, and email address from the National Association of Mortgage Brokers (NAMB) database.
- Opt-out of providing my mailing information to other CAMB members.
- Remove my contact information (address and telephone) from the online membership directory and consumer referral sections of CAMB's Web site.

Membership Pledge & Authorization

By signing this membership application:

- I pledge to conduct my business in accordance with the laws, rules, and regulations of the state of California, the federal government, and in accordance with the Code of Ethics, Standards of Practice, Bylaws, and Board policies of the California Association of Mortgage Brokers, and the National Association of Mortgage Brokers, as applicable. I understand that failure to do so may result in the termination of my membership without refund.
- I authorize CAMB and the local CAMB Chapters to contact me via telephone, fax, email, and mail regarding Association business.

Applicant Signature _____ Date _____

Membership dues are non-refundable once accepted into membership.

Please complete back side of application.

Business Profile

Through our continued efforts to expand benefits to our members, we are enhancing our online membership directory to include a section cross-referencing products and services offered/used by our members. Please complete the profile questionnaire below (check all that apply under one of the appropriate membership columns).

PROFESSIONAL, ASSOCIATE, SUPPORT STAFF MEMBERSHIP QUESTIONNAIRE—(check all that apply in this column)

Profession

- Residential Mortgage Broker
- Commercial Mortgage Broker
- 1-5 Years in Business
- 6-10 More Years in Business
- More than 10 Years in Business
- 1-3 Person Office
- 4-6 Person Office
- 7-9 Person Office
- 10 or More Person Office

Residential Loan Products

- 1st TDs
- 2nd TDs
- 100% Financing
- 125% Financing
- Conventional
- Debt Consolidation
- FHA
- FHA 203-K
- FHLMC
- FNMA
- Home Improvement
- Jumbo
- Lines of Credit
- PERS
- Subprime
- Title One
- VA

Other Loan Products

- Apartment Lending
- Appraisals
- B-D Paper
- CHBP/CHFA
- Commercial Lending
- Construction
- Construction to Perm
- Credit Reporting
- Data Services
- Escrow
- Financial Services
- Insurance Services
- Land Loans
- Manufactured/Mobile
- SBA
- Secondary Market
- Title
- Other _____

AFFILIATE, STATEWIDE AFFILIATE MEMBERSHIP QUESTIONNAIRE—(check all that apply in this column)

Residential Loan Products

- 1st TDs
- 2nd TDs
- 100% Financing
- 125% Financing
- Alt-A
- Conventional
- Debt Consolidation
- Home Improvement
- FHA
- Lines of Credit
- Subprime
- VA

Other Loan Products

- Apartment Lending
- Commercial Lending
- Construction
- Construction to Perm
- Other _____

Computer Products

- Credit Reporting
- Desktop Origination
- Database Management
- Electronic Loan Submission
- Flood Reporting
- Hardware
- Internet
- Laptops
- Loan Prospector
- Loan Processing
- PDFs
- Web Site

Service Providers

- Accounting/CPAs
- Appraisal
- Broadcast Telecommunications
- Builders
- Cellular Services
- Credit Reporting
- Errors and Omissions Insurance
- Escrow
- Flood Certificates
- Home Warranty
- Insurance
- Legal
- Loan Documents
- Mortgage Insurance
- Office Supplies
- Real Estate Continuing Education
- Temporary Employee Services
- Termite
- Warehouse Lines
- Other _____

Chapter Selection

(select one from Northern or Southern California)

Northern California

- Central Valley (CV)
- East Bay (EB)
- Greater Monterey Bay Area (GMBA)
- North Bay (NB)
- Greater Northstate (NS)
- Greater Sacramento (SAC)
- Greater San Joaquin Area (SJ)
- San Francisco Peninsula (SFP)
- Silicon Valley (SV)

Southern California

- Central Coast (CC)
- North Central Coast (NCC)
- Inland Empire (IE)
- North Los Angeles County (NOLA)
- Southern Los Angeles County (SOLA)
- Los Angeles Metro (LAM)
- Orange County (OC)
- San Diego (SD)
- San Diego North County (SDNC)
- San Gabriel Valley (SGV)

PAC Fund

You may make a voluntary nondeductible contribution to the CAMB PAC. You must write a separate check or authorize a separate amount on your credit card.

- State PAC
- Federal PAC (personal checks only)

Method of Payment

- Check payable to CAMB
check # _____

Credit Card

- AMEX MasterCard Visa

Card # _____

Exp. Date _____

VCode _____

(3 or 4 digit security number on back of card)

Name on Card _____

Card Address _____

Signature _____

Total Dues \$ _____

PAC Fund (voluntary) \$ _____

Total Amount Enclosed \$ _____

REMIT YOUR DUES PAYMENT TO THE ADDRESS BELOW.

Dues or contributions to CAMB are not tax deductible as charitable contributions for federal tax purposes. However, membership dues payments may be deductible by members as an ordinary and necessary business expense. A portion of dues, however, is not deductible as an ordinary and necessary expense to the extent that CAMB engages in lobbying. Dues or contributions to CAMB and NAMB are not tax deductible as charitable contributions for federal tax purposes. The nondeductible portion of your 2007 dues for CAMB is estimated to be ten (10) percent. NAMB estimates that 39 percent of your 2007 NAMB dues is not deductible. Federal law prohibits the deduction from your taxes that portion of member dues allocated to federal lobbying activities.



CAMB

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Return original application and profile questionnaire with your payment to CAMB's office. Please make a copy for your records.

