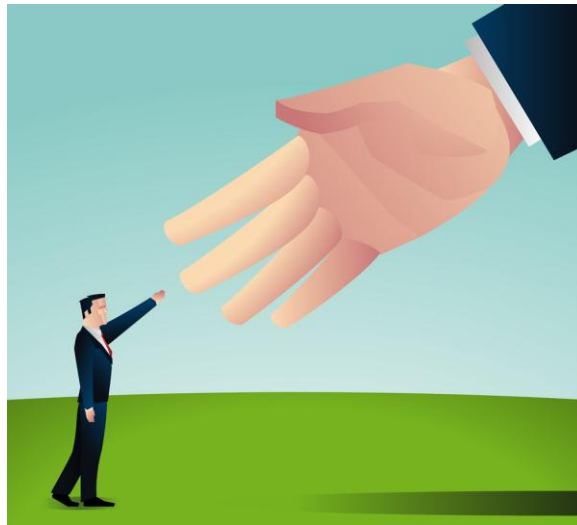




## WHY SHOULD I JOIN MBAG?



**The reasons for joining MBAG are myriad.** The Mortgage Bankers Association of Georgia is a nonprofit, volunteer organization dedicated to both the preservation and the improvement of the mortgage banking industry, and to the support of individual association members.

MBAG exists, among many reasons, to foster sound, ethical business practices & methods in the making, marketing, & servicing of real estate mortgage loans; to sponsor educational opportunities for industry professionals; and to inform its membership about changes in mortgage laws and pending legislation affecting the real estate & mortgage industries.

Whether you are looking to expand your knowledge of the industry, earn recognition for educational achievement, or simply expand your network, you will find a place within MBAG for you.

Read on to learn more about the specific benefits, and send us your application today!

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## Communication

Through communication, MBAG members are regularly kept aware of what is happening in the mortgage industry. In addition to the regular monthly newsletter, timely special notices are sent to all members whenever national and/or local events & circumstances change. Upcoming educational opportunities & other events are always publicized well in advance to all members through email, as well as published on the online MBAG calendar at [www.mbag.org/calendar.htm](http://www.mbag.org/calendar.htm)

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## Ethics

The Association encourages ethical conduct among its members. By defining and prescribing to a strict **Code of Ethics & Standards of Practices**, our members contribute to the professionalism of the mortgage industry. The ethics committee oversees & investigates any complaints against **member companies**. Companies are given the opportunity & responsibility to respond & address any issues.

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## Networking

Numerous activities are planned & executed by MBAG for the benefit of the membership. There is at least one function nearly every month of the year, and sometimes several. The Atlanta chapter invites all state members to their monthly luncheon, which features a special speaker, and can contribute to Gold Awards points (see heading "Recognition"). Generally, **all chapter meetings are open to all members statewide**, so even if you are traveling, you may be able to sit in on a meeting with associates in other parts of the state.

Through the enhancement of **business relationships**, our members encounter new avenues for doing business-opportunities to meet & greet abound! With luncheons, golf tournaments, the annual convention, charity work, and much more, there is always something to be involved in!

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## Recognition

Annual recognition is given to loan officers through the **GOLD AWARDS** program, which takes into consideration **Volume, Participation, Continuing Education, & Professionalism**.

The Gold Awards event is a major highlight of the Association year, having drawn the attendance of nearly 400 participants at its peak.

For more information about the Gold Awards program, visit the Gold Awards pages of our site at [www.mbag.org/gold\\_awards.htm](http://www.mbag.org/gold_awards.htm)

## Education

Through education, our members rise to the top of their fields. The Education Committee & Production Council meet monthly to plan seminars based on member needs & industry changes throughout the year. These seminars are publicized through the newsletter and with special member mailings as required.

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## Public Relations

Through public relations projects and community service, MBAG members benefit from positive exposure to the public. Each year, a charitable project is chosen for sponsoring by the **MBAG Foundation**, the charitable arm of the association. Over the years, the Foundation has sponsored Habitat for Humanity projects, the purchase and donation of smoke detectors, air conditioning units, and similar projects for low-income homeowners. Most recently, the MBAG Foundation sponsored several children in *Fannie Mae's Wednesday's Child* program, a program that seeks permanent homes for special-needs foster children.

Additionally, the PR committee occasionally holds public forums where homeowners and other interested parties may come to have their questions answered, and concerns addressed.

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## Legislation

One of the most important functions of the Association, MBAG monitors legislation that affects our industry & retains legal counsel to keep all members apprised of recent or pending changes in legislation that may affect our industry. Regular legislative updates are distributed to members as necessary.

MBAG supports legislators who uphold our interests, and also retains lobbying services to educate lawmakers about our industry and represent you at the state capitol.

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**Are you looking for success?** There's no better way to join a network of mortgage professionals than to become an MBAG member!

Visit **[www.mbag.org](http://www.mbag.org)** today to get all the information you need about becoming a member of this professional Association.