

# MORTGAGE ACTION ALLIANCE

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**MBAKY Fall 2023 Future Leaders**

# WHAT IS THE MORTGAGE ACTION ALLIANCE (MAA)?

The MAA is a voluntary, non-partisan and free nationwide grassroots lobbying network for professionals in the real estate finance industry, and it is affiliated with the Mortgage Bankers Association (MBA).

MAA was started almost 30 years ago to engage a corporate membership in Advocacy at an individual level with elected officials. It is used at the local, state, and federal levels.

Through the MAA, real estate professionals are given the opportunity to use their voice to help shape policies and be a part of building the next era of real estate finance!



# HOW DOES THE MAA GET INVOLVED?

## Lobbying

Members of the MAA play an active role in how the laws and regulations that affect our industry and consumers are created and carried out through forms of lobbying.

### What is lobbying?

A type of advocacy with the intention of influencing decisions made by the government



## "Call to Action"

When an issue relating to our industry hits a critical point at the national or local level, we need to speak up and make our voices heard!

Members of MAA receive a "Call to Action", lobbying at its easiest! The Call to Action is sent to a member's email address, from there a few simple steps are followed to prepare a pre-drafted message (that can also be personalized) stating the industry's position to the policymakers that matter.



## Building Relationships with Impactful People

The MAA allows you to quickly and easily speak directly with your members of Congress, state legislators and federal regulators about how proposed legislation or regulations impact our industry.

Oftentimes, decisions are being made on issues that affect our industry by individuals who may or may not understand our interests and concerns.

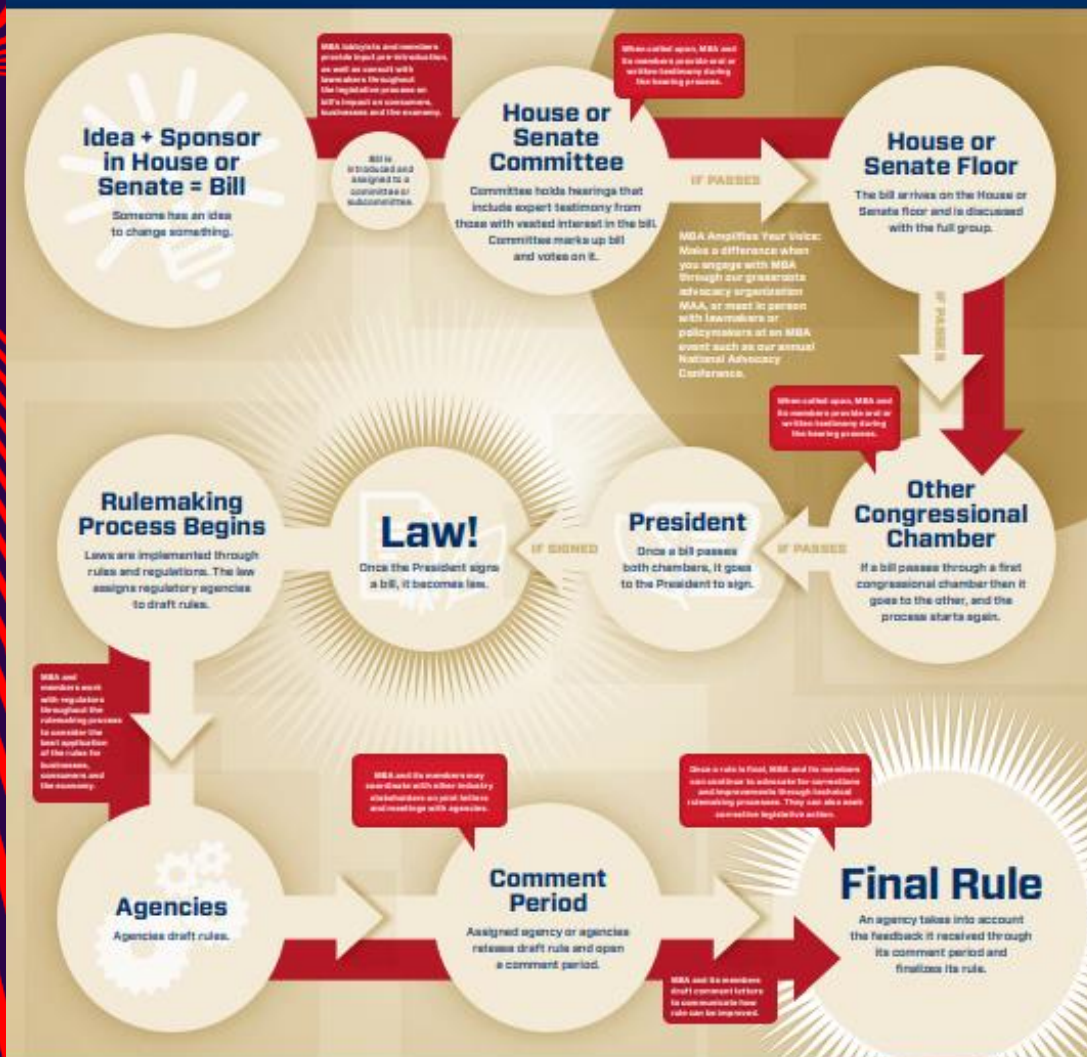
A message from a member of the MAA may just leave an impression on our elected officials!





# BE AN INDUSTRY ADVOCATE

The diagram below illustrates the legislative and regulatory processes and where MBA provides opportunities for you to make your voice heard.



## THREE WAYS TO START USING YOUR VOICE TODAY

- 1** Join MAA (FREE) [mba.org/joinmaa](https://mba.org/joinmaa)
- 2** Take Action to tell elected officials to support our industry [mba.org/takeaction](https://mba.org/takeaction)
- 3** Attend National Advocacy Conference [mba.org/nac](https://mba.org/nac)



# IF YOU'RE ASKING, “WHAT’S IN IT FOR ME?”

- 1.) Stay informed about regulatory and legislative issues affecting our industry!
- 2.) Serve as a resource within your company and to your customers!
- 3.) Create relationships with your elected officials!



# LEGISLATION SUPPORTED BY MAA

## H.R. 4198 the Protecting Consumers from Abusive Mortgage Leads Act

- Would eliminate abusive trigger leads while preserving their use in appropriately limited circumstances – such as communicating with existing customers.

## H.R. 3238: Affordable Housing Credit Improvement Act (AHCIA)

- Would support the financing of more affordable housing by expanding and strengthening the Low-Income Housing Tax Credit.
- The bill further modifies the credit to:
  - increase state allocations of the credit;
  - repeal the qualified census tract population cap;
  - increase the credit for certain projects designated to serve extremely low-income households.

## Down Payment Toward Equity Act of 2023

- To provide downpayment assistance to 1<sup>st</sup> generations homebuyers to address multigenerational inequities in access to homeownership and to narrow and ultimately close the racial homeownership gap in the U.S. and for other purposes.

## HR 1059: SECURE Notarization Act of 2023

- Allows a notary public commissioned under state law to remotely notarize electronic records and perform notarizations for remotely located individuals.
- Also establishes minimum standards for electronic notarizations and remote notarizations that occur in or affect interstate commerce.
- This bill requires U.S. Courts and States to recognize notarizations that are performed by a notary public commissioned under the laws of other States.

## JOIN MAA!

Every day you advocate for your borrower. Your experience and unique insight into today's challenges for homeowners are important. Together with other industry professionals, you will make a difference.

Join the MAA and help us shape the future of our industry and expand critical homeownership benefits to this generation and the next.

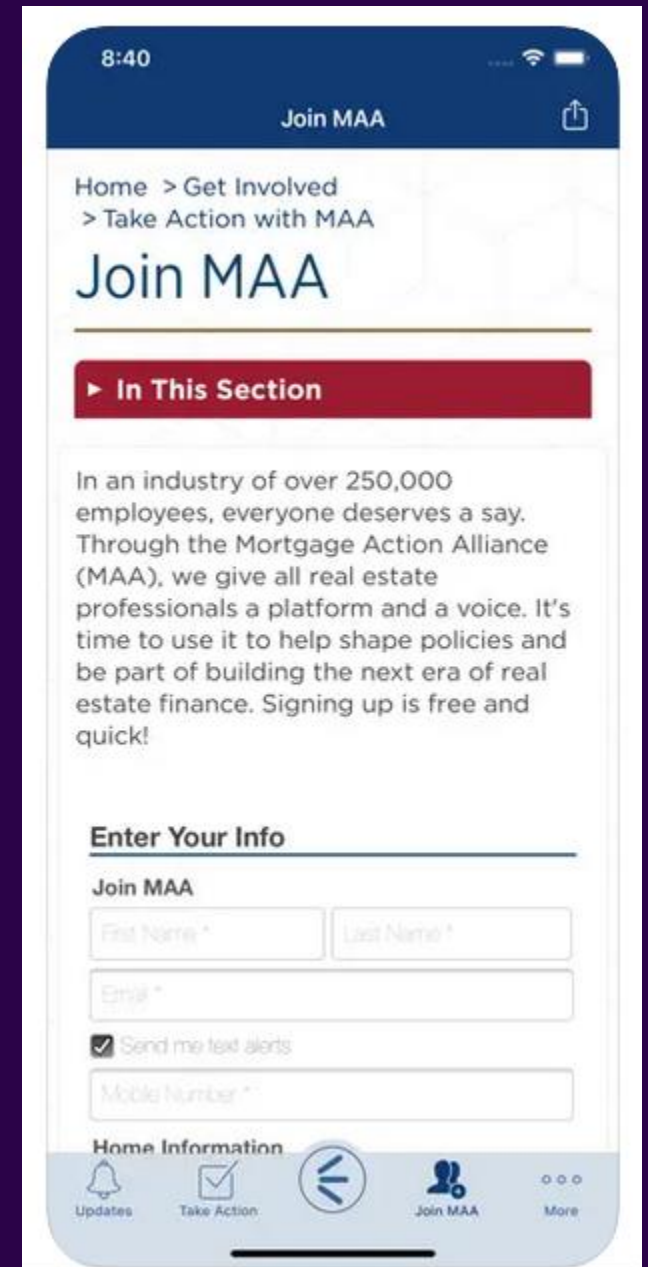
Luckily, joining Mortgage Action Alliance is easy and sign-up is free!

# THE MAA APP

Download the MAA App on IOS

With this app you can:

- Join the MAA
- Easily keep track of important bills and legislation
- Write to your representatives and take action!
- Advocate on the go with mobile resources and talking points





# THE MAA WEBSITE

The MAA website is an excellent resource in addition to the MAA app because it empowers you to take everything you've learned and share it with your company.

- Download the **MAA Campaign Kit** and have a special Team education session!
- Learn about **MAA Action Week** and find out about how you can [make a difference](#).

<https://www.mba.org/advocacy-and-policy/mortgage-action-alliance-maa/join-maa>

# THANK YOU!