



**California Association of Mortgage Brokers**

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

**Membership Application**

Membership is for one year from the date dues are received.

**Note: NAMB dues increase now in effect.**

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 \_\_\_\_\_ Title \_\_\_\_\_

Company \_\_\_\_\_

Business Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP+4 \_\_\_\_\_

Telephone \_\_\_\_\_ Fax \_\_\_\_\_

E-mail \_\_\_\_\_ Web site \_\_\_\_\_

Alternate Email \_\_\_\_\_ Cell Phone \_\_\_\_\_

Home Address \_\_\_\_\_

*For grassroots legislative efforts—internal use only.*

City \_\_\_\_\_ State \_\_\_\_\_ ZIP+4 \_\_\_\_\_

Referred by \_\_\_\_\_

**Joined at**  Chapter Event  Annual Convention  Sales & Marketing  Other \_\_\_\_\_

**Membership Classifications**

CAMB memberships are individual memberships owned by the applicant, except the Statewide Affiliate category. CAMB's membership is for one year from the date dues are received 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 \$550 (\$525 + \$25 NAMB application fee) Renewal \$525 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 \$550 (\$525 + \$25 NAMB application fee) Renewal \$525 per year  
Professional 2 members are individuals who originate loans under their California Department of Corporations license, which must be in their name and 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**  
\$300 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 with NAMB\*** \$220 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**  
\$520 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 (company-owned membership)**  
\$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 \$100 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  
 Russian  Spanish  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)

**Education Foundation**

You may make a voluntary tax-deductible contribution to the CAMB Education & Research Foundation, a nonprofit 501(c)(3) charitable organization that is dedicated to consumer education and advocacy among other programs; the tax ID# is 20-3707409. A separate check payable to CAMB Foundation is preferred; however, you may include your contribution with your dues in one payment.

**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) \$ \_\_\_\_\_
Education Foundation (voluntary) \$ \_\_\_\_\_
Total Amount Enclosed \$ \_\_\_\_\_

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

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 2009 dues for CAMB is estimated to be ten (10) percent. NAMB estimates that 27 percent of your 2009 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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