

2010-2011 COMMITTEE GUIDELINES

As a member of TMBA, you have an opportunity to participate actively by serving on a committee or recommending committee members for the 2010-2011 leadership year.

GUIDELINES

Committee selection requires the individual(s) to be a designated representative of companies who are current members of TMBA. The number of participants on certain committees may be limited to allow for better manageability and effectiveness therefore not all nominees may be placed.

After reviewing the responsibilities of each committee, please make your recommendations on the enclosed form and return it to the TMBA office no later than April 3rd. If you have any questions, please call the TMBA office at (512) 480-8622.

COMMITTEE PARTICIPATION

Serving on a TMBA Committee is a way the mortgage professional can participate in a leadership role in the real estate finance industry as a whole. Such leadership provides an opportunity to target trends and issues relevant to the mortgage industry with other committee members who are per-competitors. It also provides an opportunity for creative problem solving, as well as professional enrichment.

Each committee of the TMBA shall include members whose term of appointment will be for one year, beginning June 1, 2010, and may be re-appointed for a maximum of three consecutive years. Committee members are selected through recommendation by TMBA general membership and final appointments are made by the President with input from the respective committee chairperson. Efforts are made to provide a balance representative of the membership diversity.

Committees represent, involve and serve members. They provide a training ground for future leaders through group problem solving and as a forum through which to discuss/debate association interests. A committee is most effective when its mission is clearly defined; it has appropriately strong leadership and competent staffing. Committee members are asked to demonstrate support of the programs and services of TMBA, to take an advocacy position in promoting membership and by participating in Association programs /meetings, as well as government relations initiatives. Committee members are expected to support programs emanating from their committee at their expense.

COMMITTEE RESPONSIBILITIES

- Responsible to the Board of Directors through the office of the Executive Vice President.
- Committees may not commit funds, take positions or express opinions in the name of the association unless specifically authorized by the board or executive committee.
- Committees submit a description of their proposed program of work, along with budget impact for approval by the Board.
- Provide timely reports/minutes of all committee meetings.
- Give advance notification of meeting times with agendas.
- Members are expected to participate fully in committee activities and:
 - a) act in good faith and in best interests of the association
 - b) discharge responsibilities diligently
 - c) publicly disclose any actual or perceived conflicts of interests and not vote on such matters
 - d) refrain from any discussions/activities that violate anti-trust laws

COMMITTEE PURPOSE

Convention

Plans and coordinates the program (topics and speakers), special events, social functions and fundraising activities of the Annual Convention. The Committee works within the framework of a budget and the TMBA staff support to accomplish the objectives of the Convention and the association as a whole.

Education

Monitors trends and issues relevant to the real estate finance industry for keeping personnel and companies up to date on the best standards of practice for being in compliance and financially viable in a competitive marketplace. The committee helps develop a program of work specific to members' professional needs inclusive of periodic workshops, recommendations for topics that should be incorporated into the Seminar and Convention and programs that qualify for continuing education requirements for professional certification and licensing. Sub-committees represent specific aspects of lending and provide guidance on trends impacting the delivery of lending services in support of the association's education and advocacy efforts.

Future Mortgage Leaders

Seeks to involve future mortgage leaders in TMBA activities; to discuss common problems confronting the mortgage industry; and to build new relationships with peers in the real estate finance profession. The committee encourages the growth of young mortgage bankers as future leaders in the association and mortgage lending industry.

Government Industry Relations

Monitors issues relevant to the real estate finance industry and develops a proactive public affairs plan for TMBA, including increased member involvement in issues at both state and national levels when appropriate. Sub-committees provide guidance specific to the area they monitor that supports the association's public affairs program and advocacy of the industry.

Loan Originators/Local MBA Liaison

TMBA committee-level liaison group dedicated to fostering communications between the state organization and the local organizations.

Membership

Reviews membership applications to make sure relevant information has been included and makes inquiries necessary for processing prior to submitting new applicants to the Board of Directors. Works with TMBA staff to develop membership enrollment campaigns, monitor membership trends and make recommendations to the Board for membership enlistment and retention. Committee members actively solicit new members to the ranks of TMBA. The committee periodically monitors the industry's perceived and practiced ethics in regard to accepted standards of practice.

Political Action Committee (PAC)

The PAC provides funds and direction for action to be taken on legislative initiatives. Promotes TMBA legislative objectives and encourages total member involvement of contributions from each mortgage banker in the State of Texas.

Planning and Development

Responsible for monitoring industry trends that impact the strategic directions of the association and its viability in meeting member needs. Facilitates the creation and maintenance of a three year plan for outlining and prioritizing the association's program of work. The committee annually reviews and makes recommendations for modifying the plan.

Regulatory/Compliance

Maintain the *Texas Mortgage Lending Law & Practices Deskbook* as a convenient and authoritative reference manual through periodic updates after each legislative session; monitor the Texas mortgage banking industry and post updates regarding key developments on the Association's website; confer with the General Counsel and other executive officers to encourage a better understanding of state and federal regulations affecting Texas mortgage lending practices and ultimately, to promote compliance among all members of the TMBA.

Reverse Mortgage

Primarily responsible for planning and coordinating the program (topics and speakers) of the Reverse Mortgage Day workshop. The key objective of the Reverse Mortgage Day is to provide an educational forum focused on current trends and issues in reverse mortgage industry.

Secondary

Primarily responsible for planning and coordinating the program (topics and speakers) of the annual Secondary conference. In addition, this committee will serve as a resource to the Association membership regarding matters concerning the secondary market.

Seminar

Primarily responsible for planning and coordinating the program (topics and speakers) of the annual Seminar with input and guidance from the Education Committee and its sub-committees. The key objective of the Seminar is to provide an educational forum focused on current trends and issues in real estate finance that impact the various functions of real estate lending and servicing. The Seminar incorporates member leaders at various levels in the implementation of the program.

Servicing

Primarily responsible for planning and coordinating the program (topics and speakers) and for soliciting event sponsors for an annual servicing focused educational conference. In addition, this committee will serve as a resource to the Association membership regarding matters concerning mortgage loan servicing.

Warehouse Lending

The Committee will strengthen the Texas Warehousing Industry by encouraging the sharing of risk mitigation techniques, educating the marketplace and fostering TMBA membership.

T E X A S M O R T G A G E B A N K E R S A S S O C I A T I O N

823 CONGRESS AVENUE, SUITE 220, AUSTIN, TEXAS 78701 512/480-TMBA (8622) FAX: 512/480-8621

RECOMMENDATIONS FOR TMBA COMMITTEE APPOINTMENTS 2010-2011

Please furnish full names on all recommendations. For those you recommend who are not with your firm, please tell us in which firm they are located.

CONVENTION

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

EDUCATION

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

FUTURE MORTGAGE LEADERS

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

GOVERNMENT INDUSTRY RELATIONS

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

LOAN ORIGINATORS/ LOCAL MBA LIAISON

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

MEMBERSHIP

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

POLITICAL ACTION COMMITTEE (TMBPAC)

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

PLANNING AND DEVELOPMENT

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

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REGULATORY/COMPLIANCE

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

REVERSE MORTGAGE

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

SECONDARY

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

SEMINAR

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

SERVICING

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

WAREHOUSE LENDING

Name: _____

Firm: _____

City: _____

Name: _____

Firm: _____

City: _____

Return form to TMBA office by
fax 512.480.8621 or
email to lvercher@texasmba.org

You can also mail to:
Texas Mortgage Bankers Association
823 Congress Ave., Ste. 220
Austin, TX 78701

Please call TMBA office if you have any questions 512.480.8622.