

Guidelines for mail/FAX membership application & renew:

Please print the application on the second page of this download.

mail or FAX your completed form and payment** to:

Mail: Arizona Association of Mortgage Brokers
PO Box 487
Peoria, Arizona 85380-0487

FAX: 623-972-6192

Please make sure you sign the completed form.

**You may pay by check or credit card
(MC-VISA-AMEX-DISCOVER)

If you are **paying by credit card**, please include the full name on the card, the entire account number and the expiration date in a legible format.

Questions about the membership application can be e-mailed to:

AAMB's Executive Director: DDumnich@cox.net

Or contact AAMB at: 623-972-6180

PLEASE NOTE:

Membership in AAMB is subject to approval by the Board of Directors.
Membership requires agreement from the applicant to abide by AAMB's code of ethics and by-laws.
Professional membership requires proof of current licensure or employment by a currently licensed mortgage broker or mortgage banker.
Membership fees are NOT refundable.

Complete information regarding membership in AAMB can be read in the current AAMB by-laws.

2009 AAMB MEMBERSHIP DUES SCHEDULE

	<u>IF YOU JOIN IN:</u>	<u>DUES ARE:</u>	<u>FOR MEMBERSHIP THRU:</u>
Professional I (Prof I)	January 2009 through December 2009	\$495 + \$25*	Anniversary date 2010
Professional II (Prof II)	January 2009 through December 2009	\$395 + \$25*	Anniversary date 2010
Associate (Assoc)	January 2009 through December 2009	\$180	Anniversary date 2010
Affiliate I (Aff I)	January 2009 through December 2009	\$470	Anniversary date 2010
Affiliate II (Aff II)	January 2009 through December 2009	\$280	Anniversary date 2010

* NAMB new member fee is \$25.

Only Professional Members may hold elected office and have a vote in the affairs of AAMB and local chapters. Description of membership categories:

- Prof I** (NAMB designation is Professional Individual) **Available to** individuals licensed as Arizona licensed Mortgage Brokers or Mortgage Bankers or to designated Responsible Individuals or employees of licensees. This is a voting membership.
- Prof II** (NAMB designation is Professional Individual) **Available to** employees of a licensed Mortgage Broker or Mortgage Banker provided at least one person from the employing licensee is a Professional I member in good standing. This is a voting membership.
- Assoc** (NAMB designation is Associate Individual) **Available to** employees of a licensee who is or has a Professional Member in good standing. This category is not available to licensed individuals or responsible individuals. This is a non-voting membership.
- Aff I** (NAMB designation is Affiliate Individual) **Available to** individuals engaged in related businesses that are not licensed as Mortgage Brokers in Arizona (e.g. Attorneys, Mortgage Bankers, Appraisers, Title Companies, printers, etc.) This is a non-voting membership.
- Aff II** (NAMB designation is Affiliate Individual) **Available to** individuals engaged in related businesses provided at least one member from the related business is an Affiliate I member in good standing. This is a non-voting membership.

CODE OF ETHICS

AAMB Members shall act in accordance with any laws, rules, regulations of the State of Arizona and in accordance with the Bylaws of the Arizona Association of Mortgage Brokers.

AAMB Members shall perform his business in a manner reflecting honor and integrity. He shall avoid and report fraudulent and unethical practices to the Arizona Association of Mortgage Brokers or the Arizona State Banking Department.

AAMB Members shall abide by generally accepted principles of real estate valuation when reporting to the investor regarding the valuation of the offered collateral for his loan.

AAMB Members shall advise the relevant parties of any equity interest he may have in the collateral offered as security for the mortgage loan.

AAMB Members shall not advise, advertise or intimate terms and conditions not available and not likely to be made available.

AAMB Members shall attempt to put all agreements into written form, but shall abide by all agreements made by him whether written or oral.

AAMB Members shall maintain special accounts separate from his personal accounts for the deposit of trust or escrow funds.

AAMB Members shall not speak disparagingly of the business practices of his competitor or of a transaction being negotiated by a competitor.

Disputes between members shall be resolved by decision of the Ethics, Grievance, and Arbitration Committee.



ARIZONA ASSOCIATION OF MORTGAGE BROKERS

P O Box 487, Peoria, Arizona 85380-0487

Phone: (623) 972 6180 Fax: (623) 972-6192

www.aamb.org e-mail: ddumnich@cox.net

2009 AAMB/NAMB MEMBERSHIP APPLICATION

NAMB and AAMB are "Individual Member" Societies. With this form, you are applying for membership in the Arizona Association of Mortgage Brokers (AAMB) and the National Association of Mortgage Brokers (NAMB). Your membership fee will cover the cost of membership in both organizations. If you have questions regarding your **national** membership, please call **NAMB** at 703-610-9009. Please use one form for each individual. Please make copies of this form as needed.

Your application must be filled out completely and signed.

Check one: **Renewal** **New**

Name: Mr./Mrs./Ms.: First _____ MI _____ Last _____ Certifications _____

Company Name _____ License # (if applicable) _____

Job Title _____ Legislative District (if known) _____ Referred By _____

Street Address _____ City _____ State _____ Zip _____ - _____

Telephone _____ Fax _____ E-mail _____

RESIDENCE address _____ City _____ State _____ Zip _____

YOUR RESIDENCE INFORMATION WILL BE USED ONLY BY AAMB AND WILL NOT BE DISTRIBUTED.

Circle one of the following: (**Membership descriptions and fees are on Dues Schedule.**)

Membership Type: Prof I Prof II * Assoc * Aff I Aff II * **DUES AMT \$ _____**

*** IF YOU CHOOSE PROF II, ASSOC OR AFF II, PLEASE GIVE YOUR COMPANY'S PROF I OR AFF I MEMBER'S NAME:** _____

Choose one local chapter as your designated chapter. (Part of your dues goes directly to the Chapter you designate.)

____ Southern (Tucson and surrounding Southern AZ areas); ____ Central (Greater Phoenix and surrounding Northern AZ areas)

Affiliate I or Affiliate II members, please indicate the nature of your business _____

Please sign me up to serve on the following committees:

Membership and Benefits ____ Government Affairs ____ Events ____ By-Laws & Planning ____ Educations & Forms ____

I am interested in serving as an officer or Director at the Chapter ____ State ____ level or for the State PAC ____.

By signing, I hereby apply for membership in the AAMB and the NAMB and pledge to abide by the requirements of AAMB/NAMB code of ethics, and NAMB Best Business Practices guidelines. I pledge to support the bylaws and Board policies of both organizations, as they are now and as they may be amended. I also agree to receive faxes and/or e-mail from AAMB and NAMB.

Applicant's signature (required) _____ Date _____

Please make your check payable to "Arizona Association of Mortgage Brokers" or "AAMB". To pay by check, please mail this completed form and your check to the above address. To pay by credit card, complete the following, then fax in the form.

Visa ____ MC ____ AmEx ____ Disc ____ Number _____ Exp. Date _____

Card Holder Name _____ Card Holder Signature _____

____ Check here if you would like to opt in to have 2010 dues automatically charged to the above credit card between December 1 and December 31, 2009. Card Holder Signature _____ . AAMB will send a receipt for the charge to your fax number of record.

AAMB AND NAMB DUES ARE NOT DEDUCTIBLE AS A CHARITABLE CONTRIBUTION FOR FEDERAL INCOME TAX PURPOSES, BUT MAY BE PARTIALLY DEDUCTIBLE AS A BUSINESS EXPENSE. AAMB AND NAMB ESTIMATE THAT FOR 2008, **28.5%** OF YOUR DUES ARE NOT DEDUCTIBLE BECAUSE THEY ARE RELATED TO LOBBYING ACTIVITIES ON BEHALF OF THE MEMBERS