



5784 Lake Forrest Dr.
Atlanta, GA 30328
Phone: 404-845-4075
Fax: 404-843-3402
www.gamb.org



Membership Information

THE GEORGIA ASSOCIATION OF MORTGAGE BROKERS (GAMB)

GAMB is a nonprofit state trade organization that was formed in 1985 to promote a positive origination and lending environment for mortgage brokers and their customers. GAMB provides education, supports legislative initiatives, encourages high standards of professional ethics and integrity from its members, and promotes these principles throughout the community. When you join GAMB, you become an important part of a nonstop group that exists to support the mortgage industry on both state and national levels. Whether your focus is on networking with others in your profession, having greater access to industry information, supporting legislation, becoming more educated about your industry, being recognized for achievements, or fighting for a cause to further the interests of your industry, we're happy for you to join us in our endeavors.

MORTGAGE BROKER AND MORTGAGE BROKER/LENDER MEMBERSHIPS

GAMB offers Professional Membership for licensed Mortgage Brokers and licensed Mortgage Lenders. This type of membership is intended for those individuals that are operating a mortgage brokerage firm.

□ Professional Individual: \$299

MEMBERSHIPS FOR LOAN OFFICERS AND OTHER MORTGAGE BROKER EMPLOYEES

GAMB offers Associate membership for all of those individuals employed by a Mortgage Broker that would qualify as a Professional member as described above. This includes, but is not limited to loan officers, processors, etc.

□ Associate Individual: \$199

AFFILIATE MEMBERSHIP

GAMB offers an Affiliate membership for all of those individuals that support the mortgage industry but do not qualify for membership in one of the above categories.

□ Affiliate Individual: \$299

MEMBERSHIP IS FOR INDIVIDUALS

Please note that all memberships in GAMB are for individuals, not companies.

CODE OF ETHICS

- **Honesty and Integrity.** GAMB Members shall conduct business in a manner reflecting honesty, honor, and integrity.
- **Professional Conduct.** GAMB Members shall conduct their business activities in a professional manner. Members shall not pressure any provider of services, goods or facilities to circumvent industry professional standards. Equally, Members shall not respond to any such pressure placed upon them.
- **Honesty in Advertising.** GAMB Members shall provide accurate information in all advertisements and solicitations.
- **Confidentiality.** GAMB Members shall not disclose unauthorized confidential information.
- **Compliance with Law.** GAMB Members shall conduct business in compliance with all applicable laws and regulations.
- **Disclosure of Financial Interests.** GAMB Members shall disclose any equity or financial interest they may have in the collateral being offered to secure a loan.

PROFESSIONAL STANDARDS AND BEST LENDING PRACTICES

GAMB Members must promise to their customers that they will:

- Offer rates and fees that are not discriminatory based on race, color, religion, national origin, gender, marital status, sexual preference, or disability;
- Abide by all federal and state regulations pertaining to the mortgage lending industry such as ECOA, RESPA, TILA, FCRA, and Federal Lending Statutes;
- Disclose accurate information in all solicitations and advertising;
- Discuss and explain financing program options;
- Inform the customer of lock-in options, and provide the customer with a written document which states the customer's loan terms and rates, whether floating or locked;
- Explain all documents of the loan application;
- Explain all costs associated with the loan transaction;
- Explain the disbursement of fees collected at application;
- Explain the loan process, from application to closing;
- Charge only those fees disclosed or re-disclosed on the customer's Good Faith Estimate;
- Communicate with the customer throughout the loan process in a timely manner;
- Provide customer with a written agreement, which explains the nature of our relationship with the customer and how the member is compensated in the transaction.
- Not engage in or respond to any pressure or influence from any party that seeks to circumvent professional industry standards, guidelines, rules or regulations in a mortgage transaction. The member has the right to select all providers of services so long as it is within the scope of industry professional ethics and standards.



Membership Application

I am applying for the following category of membership: NEW RENEWAL

Professional Member Associate Member Affiliate Member (Please check a specialty below)

Affiliate Specialty:

Wholesale Lender Warehouse Bank Title Insurance Legal Accounting/Financial
 Mortgage Insurance Marketing Processing Bond/Insurance Education Other

HOME INFORMATION

Name (required) _____

Nickname (if applicable) _____

Phone _____

Address (required) _____

City _____ State _____ Zip _____

License # (required) _____

E-Mail (required) _____

COMPANY INFORMATION REQUIRED

Company Name _____

Company Address _____

City _____ State _____ Zip _____

Business Phone _____

Business Fax _____

Website Address _____

Preferred Mailing Address: Home Office

METHOD OF PAYMENT

Check # _____

Visa AMEX MC Discover

Account # _____

Expiration Date: _____

Signature _____

In the event of my election, I agree to abide by the Code of Ethics and Professional Standards and Best Lending Practices including the obligation to arbitrate any existing or future disputes with another member in accordance with the Association's arbitration procedures. I also agree to abide by the Constitution, Bylaws, and Rules and Regulations of the Georgia Association of Mortgage Brokers which are made available to me at the office of the Georgia Association of Mortgage Brokers. I further agree that my act of paying dues shall evidence my initial and continuing commitment to abide by the aforementioned the Code of Ethics and Professional Standards and Best Lending Practices, and duty to arbitrate, all as from time to time amended. I irrevocably waive all claims against the Association or any of its officers, directors or members, for any acts in electing or failing to elect, advancing, suspending, expelling, or otherwise disciplining me as an applicant, or as a member. I consent that the Association, through its Membership Committee or otherwise, may invite and receive other information and comment about me from any member or other person, and I further agree that any information and comment furnished to the Association by any person in response to the invitation shall be conclusively deemed to be privileged and not form the basis of any action by me for slander, libel, or defamation of character.

I agree that, if accepted for Membership in the Association, I shall pay the fees and dues as from time to time established I hereby certify that the foregoing information furnished by me is true and correct, and I agree that failure to provide complete and accurate information as requested, or any misstatement of fact, shall be grounds for revocation of my membership if granted.

I hereby certify that the foregoing information furnished by me is true and correct, and I agree that failure to provide complete and accurate information as requested, or any misstatement of fact, shall be grounds for revocation of my membership if granted.

Signature _____

Dated _____