



What Have We Accomplished?

- **Improved draft regulations.** VMLA was extensively involved in the Bureau of Financial Institution's rewrite of the regulations for the Mortgage Lender and Broker Act.
- **Successfully opposed servicing requirements** that would have created unnecessarily harsh penalties and use of vague and confusing standards.
- **Worked with a coalition of financial service providers** to help defeat credit file freeze legislation that had the potential to impede rapid approval of loan requests.
- **Successfully opposed increases** in recordation taxes.
- **Successfully opposed the reinstatement of the Family Rule** that would have otherwise restricted lending to unrelated individuals.

It Affects You.

VIRGINIA MORTGAGE LENDERS ASSOCIATION
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VIRGINIA MORTGAGE LENDERS ASSOCIATION
POLITICAL ACTION COMMITTEE

VAMPAC
vampac





The mission of VAMPAC is to educate the members of the Virginia General Assembly on issues relating to the real estate finance and housing industries. Emphasis is placed on those legislators whose committee assignments have the greatest impact on the mortgage banking industry.

Who is VAMPAC?

- VAMPAC is the legislative arm of the Virginia Mortgage Lenders Association.
- With funds raised through VAMPAC, our legislative committee and lobbyists work to support legislators and lobby for issues that affect the mortgage industry in Virginia.
- The VMLA Board of Directors and the VAMPAC Board of Trustees have 100% participation in VAMPAC.

How Can You Help?

- **Donate** to VAMPAC. Any amount is welcome and every dollar helps!
- **Encourage** your coworkers to contribute.
- **Collect** loose change; have everyone empty their pockets for a great cause!
- **Have** a casual day where people can dress casually if they donate.
- **Match** your employees' contributions to a certain amount.

What Are the Benefits of Donating?

Funds generated from contributions to the Virginia Mortgage Lenders Association Political Action Committee (VAMPAC) are directly responsible for keeping our representation in the forefront of our legislators to make them aware of our united stance on issues that affect us all.

We offer several levels of recognition:

<u>Contribution</u>	<u>Sponsorship Level</u>
\$5,000 or more	Platinum
\$2,500	Gold
\$1,000	Silver
\$500	President's Circle
\$250	Governor's Circle
\$100	VAMPAC Benefactor

The sponsorship levels listed above will receive recognition in all VMLA publications (quarterly e-newsletters, website listing, convention program, etc.), and a special recognition ribbon at the VMLA Annual Convention (\$1,000 and above).

Aside from the recognition, you will know that your contribution, no matter how much, will help defend us against issues that can adversely affect our way of doing business.

If It Affects the Industry, It Affects You.

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Legislative and regulatory issues will have a major impact on the way mortgage lenders conduct business. Please assist VMLA in our efforts to ensure fair representation. Please complete the following information required by law below. Make Checks payable to "VAMPAC."

Name _____ Company _____

Address _____ City _____ State _____ Zip _____

Phone _____ Fax _____ E-mail _____

Enclosed please find \$ _____ as my donation to VAMPAC. Cash Credit Card

Visa or MasterCard Only. Credit Card Number _____ Expiration Date _____

Signature _____ Date _____

Please check here to remain an anonymous donor. Received at VMLA _____