



Greater Cleveland Mortgage Bankers Association
July 1, 2012 to June 30, 2013 Membership Form

Registration Information:

Name: _____

Title: _____

Company: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ Fax: _____

Email: _____

This application is for:

- Individual Membership (\$150) Corporate Membership, includes unlimited members (\$550)

Payment Information:

Check MasterCard Discover Visa

Name on card: _____ Exp Date: _____

Card Number: _____ CVV2: (last 3 digits on back of credit card): _____

Billing Address: _____

Mail Check to:

	GCMBA	Phone: (440) 899-0010
c/o	Wherry Associates	Fax: (440) 892-1404
	30200 Detroit Road	Email: info@gcmba.net
	Westlake, OH 44145-1967	

Please Enclose Business Card

Please indicate your preference for receiving information: Email Regular Mail

Years with company: _____ Years in real estate activities: _____

What is the focus of your business? Commercial Residential Both

If this is an application for a corporate membership, please provide names and email addresses of up to ten designated employees to receive information!

_____, _____,

_____, _____,

_____, _____,

Greater Cleveland Mortgage Bankers Association Canons of Ethics and Standards of Practice:

Each Member of this Association pledges to observe and maintain the following standards of conduct in dealing with the public and with other members:

- 1) Members shall conduct their business in a professional manner, ensuring that they are knowledgeable in the areas of mortgage banking in which they participate and are acting in compliance with sound industry practices
- 2) Members shall act in conformity with applicable laws and regulations and shall cooperate in every appropriate way with all governmental bodies in the interest of establishing and maintaining an efficient and fair framework for mortgage credit.
- 3) Members shall act in a manner that recognizes that integrity and confidence are essential in the real estate lending and mortgage banking businesses.
- 4) Members shall accord oral agreements the same sanctity given to written agreements.
- 5) Members shall not breach or avoid an agreement or commitment.
- 6) Members shall encourage healthy competition in the real estate lending and mortgage banking business.
- 7) Members shall conduct their business without regard to the race, color, sex, religion, marital status, national origin, or age of the persons with whom they deal.
- 8) Members shall preserve the integrity of all parts of a loan submission and appraisal report and make full disclosure of all pertinent facts including any interest they may have in the loan project or property.
- 9) Members shall consider a servicing contract to be an integral part of the mortgage banking correspondent system and shall, in good faith, comply with their obligations thereunder.
- 10) Members shall not quote to a prospective borrower interest rates or other loan terms which are not likely to be realized.
- 11) Members shall make all reasonable efforts to process loan applications and advise applicants of approval or disapproval promptly and to close and disburse in a timely manner.
- 12) Members shall use all efforts available in servicing investments entrusted to their care to effectively discharge their obligations to both investor and debtor.
- 13) Members shall maintain all monies which are received as escrow reserve or impound accounts in a prudent and identifiable manner and shall use these funds for the purpose for which they were received.
- 14) Members shall cooperate with the Board of Governors and Officers of the Greater Cleveland Mortgage Bankers Association in furnishing truthful and accurate information relative to any investigation of a possible violation of the Canons of Ethics and Standards of Practice.

The undersigned hereby applies for membership in the Greater Cleveland Mortgage Bankers Association (GCMBA) and affirms that the applicant will conduct his or her business in conformity with the Canons of Ethics and Standards of Practice of the GCMBA.

Signature

My membership is being sponsored by these GCMBA members:

Member Name

Member Name