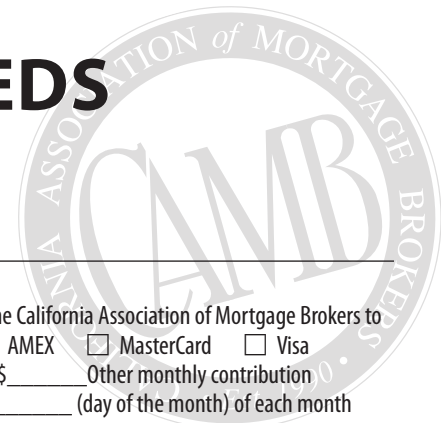




CAMB URGENTLY NEEDS YOUR SUPPORT!



The Mortgage Broker is under severe attack. To continue the fight for our livelihoods, CAMB urgently needs your contributions to fund our Government Affairs Program. NO OTHER ORGANIZATION IS FIGHTING FOR THE MORTGAGE BROKER EXCEPT CAMB! BE PART OF THE SOLUTION...CONTRIBUTE TODAY.

CURRENT STATE LEGISLATION PENDING AGAINST THE MORTGAGE BROKERS:

- Elimination of Rebates/YSP to Mortgage Brokers!
- It will be ILLEGAL for the MORTGAGE BROKER to market or solicit to THEIR client for one year after close of a loan!
- MORTGAGE BROKERS will be PERSONALLY LIABLE for errors on loans by creation of a Super Fiduciary; MORTGAGE BROKERS are responsible to make sure there is a tangible benefit to the borrower; MORTGAGE BROKERS WILL BE REQUIRED to make the client aware of ANY other MORTGAGE LOAN products available ANYWHERE that is less expensive, EVEN IF YOU DON'T OFFER THAT PRODUCT; MORTGAGE BROKERS will be personally liable for PUNITIVE DAMAGES.
- Broker registry, with mandatory surety bond of \$100,000 - \$500,000 depending on volume with MANDATORY ANNUAL COMPLIANCE AUDITS paid for by the Broker.
- ALL BORROWER income must be documented... NO STATED INCOME... NOT EVEN FOR SELF EMPLOYED.

CURRENT FEDERAL LEGISLATION PENDING AGAINST MORTGAGE BROKERS:

- RESPA reform is back... All YSP/Rebate would be credited DIRECTLY to the BORROWER AT CLOSING!
- Brokers will no longer be able to choose the appraiser!

WHAT DOES MY CONTRIBUTION TO CAMB'S GA FUND SUPPORT?

Federal and State lobbyist contracts, CAMB Government Affairs Team expenses in Sacramento & Washington D.C.

We Need Your Monthly Contribution NOW!

Why Monthly? TIMES ARE TOUGH, EVERYONE CAN AFFORD A SMALL MONTHLY CONTRIBUTION!

STEP 1—Select your contribution method

Method A:

I, _____, authorize the California Association of Mortgage Brokers to charge my Checking Account Savings Account AMEX MasterCard Visa for the amount of \$20 \$30 \$40 \$50 \$_____ Other monthly contribution starting on ____/____/____ (month/day/year) and on the _____ (day of the month) of each month following through ____/____/____ (month/day/year) as a donation to the CAMB Legislative Fund.

This payment authorization is valid and to remain in effect unless I notify the California Association of Mortgage Brokers of its cancellation by sending 30 day written notice.

Method B:

I am making a one-time contribution in the amount of \$_____. My check number _____ is enclosed. See my contact information in Step 4.

Method C:

I am making a one-time contribution with my credit card in the amount of \$_____. See my contact information in Steps 3 and 4.

STEP 2—Complete this section only if making ongoing contributions from checking or savings accounts. (Go to Step 3 if contributing with a credit card.)

Bank Name: _____
Bank Account Type: Checking Business Checking Savings
Bank ABA Routing Number: _____
(Your bank's routing number is on the lower left-hand side of your check. Do not include check number.)
Bank Account Number: _____

STEP 3—Complete this section only if making contributions from your credit card (whether you are selecting ongoing or one-time contribution).

Card Number _____ Security Code* _____
Name of Cardholder _____ Expiration Date _____
Card Billing Address _____
City _____ State _____ Zip _____ Country _____
*Security Code is a 3 or 4 digit number on the back of your card following your card number (front of AMEX card).

STEP 4—Complete your contact information (you must complete all information below).

Name _____ Title _____
Company _____
Address _____
Business Telephone _____ Fax _____
Cell Phone _____ Email _____

STEP 5—Complete your authorization. (Required for any method in step's selected.)

Signature _____ Date _____
Referred by _____

STEP 6—Submit payment

Mail or fax this form and contribution to:
CAMB, 950 Glenn Drive, Suite 150, Folsom, CA 95630 • 916/932-0389 Accounting Office Fax

Questions? For more information contact Kevin Kilkenny at (916) 448-8236 or Kevin@cambweb.org.