



## Committee Descriptions

To join a committee please email

[mbaf@mbaf.org](mailto:mbaf@mbaf.org)

In the subject line indicate which committee (s) you would like to join. Also email us for any additional questions you may have about the committee and timelines and effort which might be required.

The busiest committees are convention, membership and secondary conference.

All committees meet via conference call and most committee work is completed by the spring months.

**STANDING COMMITTEES**

MBAF Standing Committees are this Associations “backbone” and are a key factor in the success of its initiatives and activities. They are the vehicles that facilitate and accomplish its annual goals and objectives and serve as the “building blocks” for future endeavors. Decisions made by the board of Directors are generally based on information and recommendations made by the Committees. Accordingly, committee members are considered to be the leaders of the MBA of tomorrow.

**COMMITTEE CHAIR - ROLES AND RESPONSIBILITIES**

<b>Bylaws</b> , Margie Fletcher, Chair	<b>CMB Society of Florida</b> , Tim Allen, CMB, Chair
<b>Communications</b> , Amy Ellmore, Chair	<b>Local Chapters Committee</b>
<b>2019 Convention</b> (and Sub-committees)	(All Chapter Presidents belong and is headed by the Local Chapter Representative, so this is not a committee which you would sign up for, but we keep it on this list since it is an official MBAF committee.)
<b>Co-Chairs:</b> Dawn Henshaw and Sherry Gallitz	
<b>2019 Eastern Secondary Market Conference</b>	<b>MBAF Political Action Committee</b> - MPAC, Doug Leever, Chair
<b>Co-Chairs:</b> Pat Gaver and Michael Azzarello, CMB	(No volunteer sign-ups for this committee as M-PAC’s board consists of up to ten (10) trustee members. Each trustee is an officer or Director of the Mortgage Bankers Association of Florida or a past officer or Director that is employed by a member company.)
<b>Future Leaders</b> , Doug Leever, Chair	
<b>Legislative</b> , Michael Azzarello, CMB, Chair	
<b>Membership</b> (and Sub-Committee)	
<b>Co-Chairs:</b> Robert Villalon and Michelle Knoebel, CMB	

\*\*Please note the 2019 Annual Convention and Eastern Secondary Market Conference will be held Back to Back. Committee work will be done together but specifically functioning for each event separately.)

The **Committee Chairman** should assume five basic duties:

1. Facilitate the committee’s work, helping it to run smoothly. Rather than doing the work themselves, they should call meetings, set the agenda, encourage discussion, and delegate tasks to other committee members;
2. Regularly remind members to stay focused on the purpose of the committee and current committee projects;
3. Committee Member, MBAF President and Executive Director. **The Executive Director is an “ex officio” (by virtue of office) member of all committees. The experience and insights of the President and Executive Director should be relied upon as an essential factor in each committee’s success.**
4. Insist that all members support majority decisions of the committee.
5. Follow the committee budget and allowable expenditures. Keep financial goals in mind when setting programs.

## **STANDING COMMITTEE DESCRIPTIONS**

### **Bylaws**

Chairman (Appointed by President.)

Local Chapter Representation

#### **PURPOSE:**

Every non-profit corporation has to act according to its bylaws. The bylaws are a set of rules (based off the applicable [laws](#) in your state) that govern how the non-profit is to be run. The bylaws provide guidance to the board of directors and can help when operational questions arise. The bylaw committee is responsible for all issues and questions related to these rules.

Read more: [Duties of a Non-Profit Bylaws Committee | eHow.com](http://www.ehow.com/list_5923153_duties-non_profit-bylaws-committee.html#ixzz1NONqNHNO) [http://www.ehow.com/list\\_5923153\\_duties-non\\_profit-bylaws-committee.html#ixzz1NONqNHNO](http://www.ehow.com/list_5923153_duties-non_profit-bylaws-committee.html#ixzz1NONqNHNO)

#### **FUNCTIONS:**

1. Ensure all bylaws are being followed
2. Review Bylaws as necessary
3. Respond to any questions regarding the bylaws
4. Adjust the bylaws to present to the members for vote if such actions are needed

## **COMMUNICATIONS**

### **MEMBERS:**

Chairman (Appointed by President.)

Vice Chairman (Appointed by President. This position does not have automatic accession to the Chairman's position.)

Representatives from Each Chapter

### **PURPOSE:**

To provide a formal communication link with all members.

### **FUNCTIONS:**

1. Serve as the central coordination and communication point for external issues involving Florida real estate lending with the MBAF general membership.
2. Review and obtain relevant articles to be included in the quarterly newsletter;
  - Assimilate, coordinate, and facilitate timely distribution of information to the membership on various industry - related topics including:
    - State and Federal agency regulations and guidelines;
    - State and Federal legislative initiatives; market analysis and other statistical and demographic data; and newsworthy articles and features.
    - News of relevance to all MBAF members.
    - Periodic review of the MBAF Web Site and suggested updates to remove, change or add.
3. Coordinate and communicate with the Legislative Committee and other related industries (Realtor, builder, mortgage brokers, etc.) regarding newsworthy matters
4. The Committee Chairman will attend all quarterly Board of Directors meetings and present a written report on committee activities.

## **CONVENTION COMMITTEE**

### **MEMBERS:**

Chairman (Appointed by President.)

Co-Chair is always Vice President

Sub - Committee Chairmen (Appointed by the Chairman.)

Representatives from Each Chapter and Member Firms

All Local Chapter Presidents

### **PURPOSE:**

Coordinate, plan, and facilitate the Annual MBAF Convention

Make all arrangements for special education programs to meet the needs of the MBAF membership.

### **FUNCTIONS:**

1. Plan and conduct, with the assistance of the Executive Office and the Board of Directors, the Annual Convention.
2. Coordinates with the Legislative Chairman to determine current issues of interest that will provide membership education opportunities.
3. Provide networking opportunities for MBAF regular and associate members.
4. Plan and conduct special education programs.
5. Provide a profit base for the MBAF through programs offered, active solicitation of sponsorships, and advertising.
6. The Committee Chairman will attend all quarterly Board of Directors meetings and present a written report on committee activities.
7. Establish sub-committees to facilitate activities.

SUB-COMMITTEES	FUNCTIONS
<p>Door Prizes - Sponsorships</p>	<p>Provide input on convention brochure format for approval by the MBAF President, Convention Committee Chair, and MBAF Executive Director.</p> <p><b>Door Prizes</b></p> <p>Solicit monetary or gift contributions for door prizes to be awarded at the convention.</p> <p>Ensure timely delivery of door prizes to the convention site.</p> <p>Establish criteria for eligibility and distribution at the convention.</p> <p><b>Sponsorships</b></p> <p>Invite contributions from members and non-members to sponsor functions and events as established by the MBAF President, Convention Chair, MBAF Executive Director, and committee members.</p> <p>Generate revenues to offset convention costs, while providing promotional/marketing opportunities to the sponsors.</p> <p>Ensure that all sponsors are properly recognized.</p>
<p>Entertainment</p>	<p>Review program for entertainment needs at the convention after criteria has been established by the Convention Committee.</p> <p>Entertainment contacts must comply with budget requirements and can only be executed by the MBAF Executive Director.</p>
<p>Promotion</p>	<p>Enhance attendance by actively and aggressively promoting the convention .</p> <p>Local Chapter Presidents to assist in the dissemination of information at their monthly meetings</p>
<p>Registration/Hospitality</p>	<p>Responsible for obtaining volunteers to assist MBAF staff with all registration functions and ticket events.</p> <p>Assist as hospitality persons to solve problems and offer assistance to attendees during the convention.</p>
<p>Speakers</p>	<p>Confirm and coordinate participation of speakers invited by the MBAF President, Committee Chair, or committee members.</p> <p>Coordinate arrangements with the MBAF state office.</p>
<p>Special Activities</p>	<p>Coordinate and implement all special events including tennis, golf, fishing, spouse/family activities, scavenger hunts, etc. Each activity will have a liaison contact responsible for the function.</p>

## **Eastern Secondary Market Conference with Exhibits**

### **MEMBERS:**

Chair always President—Elect

Co- Chair is Past President

Representatives from Each Chapter and MBAF Members or specialty assistance from knowledgeable secondary leaders

Current Future Leader Candidates

### **PURPOSE:**

Coordinate, plan, and facilitate the Annual Eastern Secondary Market Conference

Make all arrangements for programs and speakers to meet the needs of the MBAF membership and interested attendees from other states.

Select relevant programming to ensure members receive education in the secondary market for themselves as well bringing this knowledge back to their customers.

### **FUNCTIONS:**

1. Plan and conduct, with the assistance of the Executive Office and the Board of Directors, the Eastern Secondary Market Conference.
2. Provide networking opportunities for MBAF regular and associate members.
3. Identify and select programs and speakers based on the current climate of the industry and bring relevant programming to the members.
4. Identify the need for vendor exhibits and solicit participation
5. Provide a profit base for the MBAF through programs offered, active solicitation of sponsorships, and exhibits.
6. The Committee Co-Chairman will attend all quarterly Board of Directors meetings and present a written report on committee activities.

## **FUTURE LEADERS**

### **MEMBERS:**

Chairman (MBAF 2nd Vice President.)

Vice Chairman (Appointed by President. This position does not have automatic accession to the Chairman's position.)

Representatives from Each Chapter

### **PURPOSE:**

MBAF's Future Leaders Program is dedicated to identifying and cultivating the next generation of industry leaders by delivering a comprehensive leadership training experience for selected participants through four events offered throughout the year

### **FUNCTIONS:**

1. Identify Future Leader candidates with the following criteria to participate in the program:
  - Real estate finance professionals with a minimum of 3 years experience.
  - Full-time employees of Regular or Associate MBA member firms or adjunct state associations
  - Individuals that have demonstrated a commitment to a career in real estate finance or an affiliated business through professional excellence and achievement .
2. Maintain a review process to ensure participants complete the requirements of the program that are currently outlined as the following four events:

**Eastern Secondary Market Conference** - Attend the conference as well as serve as a member of the planning committee to expand your understanding of the big picture of mortgage banking.

**Legislative Day** - Participate in MBAF Legislative Day. Learn how the votes of our elected officials affect the mortgage banking industry.

**Annual State Convention** - Attend the convention, network with peers, participate in all sessions as well as serve as a member of the convention committee or a sub-committee.

**National Education Programs** - Successfully complete at least one MBA National course to expand your knowledge of the mortgage banking industry.

3. Review and approve all communications to be distributed to MBAF members..
4. Coordinate Activities with the Membership / Communications Committee to ensure that all MBAF members are informed of the Future Leaders Program.
5. The Committee Chairman will attend all quarterly Board of Directors meetings and present a written report on committee activities.

*Future Leaders will be assigned a special issue to jointly solve throughout the year. Returning Future Leaders will present results of previous years assignment.*



## **LEGISLATIVE**

### **MEMBERS:**

Chairman (President - Elect of the MBAF)

Vice Chairman (Appointed by President. This position does not have automatic accession to the Chairman's position.)

Legislative Chairmen from Each MBAF Local Chapter, and / or; Representatives from Each Chapter

### **PURPOSE:**

Monitor Florida State Government activities that will effect the mortgage banking industry.

Sponsor useful legislation and proposals as directed by the Board and Executive Committee.

Make regular reports periodically to the membership of the association regarding legislation and regulatory issues.

Act as liaison between the Legislative Representative employed by the MBAF and the MBAF's membership, including the MPAC Committee.

Assist the general membership of the Association in the solution of problems which may develop in the course of business activities.

Monitor all industry relations activities of the Association and investor changes / updates. Communicate these changes to MBAF members.

### **FUNCTIONS:**

1. Publish communications to the membership during legislative session
2. Review the "Florida Legislative Reports, Inc." (published daily) for any bills, issues, or changes in the Florida Legislature or Committees that will effect the MBAF membership.
3. Work with the Mortgage Bankers Association Legislative Committee on issues of joint concern or when such action will enhance MBAF initiatives or issues.
4. Coordinate activities with the Executive Committee.
5. Chairman will attend all quarterly Board of Directors meetings and present a written report on committee activities.
6. From time to time create one or more ad-hoc committees to specifically address issues deemed of significant importance. The Chairman shall have the authority to form such committees, with the approval of the MBAF President.

## **MEMBERSHIP**

### **MEMBERS:**

Chairman (Appointed by President.)

Co-Chairman is always Secretary/Treasurer

Representatives from Each Chapter

All Local Chapter Presidents

### **PURPOSE:**

To promote membership in the association and provide a formal communication link with all members.

### **FUNCTIONS:**

1. Review membership listing of unpaid members in the beginning of the year to assist in contacting these members for keeping their continued support and membership in MBA of Florida
2. Conduct membership campaigns and solicit applications from potential new members.
3. Act as a marketing group to promote the advantages of MBAF membership.
4. Provide an annual analysis of the membership classifications and the bylaws of each affiliated local chapter.
5. Serve as liaison between the state association office and the membership committees of the affiliated chapters, making recommendations regarding classification of members and methods to promote membership. Assist in local chapter membership drives and membership retention efforts.
6. The Committee Chairman will attend all quarterly Board of Directors meetings and present a written report on committee activities.

### **SUB-COMMITTEE: New Members Welcome Committee**

Each of the seven local chapters will appoint a separate person other than the local chapter president to take part in the membership activities. When there is a new member of the MBA of Florida, this sub-committee is charged with personally contacting the main person that is within their chapter's region. You will welcome the new member to the association, provide any assistance or information they may need, suggest they get involved and join a committee, etc. \*Once a new member joins, the process is for the state to send a welcome message including all the links to join a committee and any events upcoming. The welcoming member will be the follow-up to this as a personal peer contact.

## **LOCAL CHAPTERS COMMITTEE**

### **MEMBERS:**

Chairman (Local Chapter Representative-Elected by the incoming chapter presidents at the annual convention.)

Local Chapter Presidents

### **PURPOSE:**

To serve as a reciprocal forum to report on activities and communicate the wants and needs between the local chapters and the Executive committee.

### **FUNCTIONS:**

1. Hold quarterly conference calls to discuss pending issues, Executive Committee activity, and determine the mutual wants and needs of the local chapters and the Executive Committee.
2. Through the Local Chapter Representative, present the wants and needs of the local chapters, as an agenda, to the Executive Committee for consideration at their monthly conference calls and at quarterly Board of Directors meetings.
3. Facilitate the completion and submission of local chapter calendars of events for inclusion in the statewide calendar of events.
4. Facilitate the completion and submission of local chapter quarterly updates to be included in board books at quarterly Board of Directors meetings.
5. The Local Chapter Representative will attend all Board of Directors meetings and Executive Committee meetings and participate in all Executive Committee Conference calls.

## **MBAF POLITICAL ACTION COMMITTEE (M-PAC)**

### **MEMBERS:**

**Chairman—appointed by the MBAF President**

M-PAC's board consists of up to ten (10) trustee members. Each trustee is an officer or Director of the Mortgage Bankers Association of Florida or a past officer or Director that is employed by a member company. One member of the board is the immediate Past President of the MBAF and one of the members is the current Chairman of the Legislation/Industry Relations Committee, both of whom serve for a one year term. At each annual meeting, up to four additional members are elected for no more than two year terms. All elected members, the Past President, and Chairman of the Legislative Committee must be members in good standing at the time of election or automatic appointment and must maintain their membership during their term as trustee.

### **OFFICERS:**

<b>POSITION</b>	<b>DUTIES</b>
Chairman	Chief Executive Officer of MPAC. Ex-officio member of all committees. Presides at all MPAC meetings.
Vice Chairman	Assumes the Chairs responsibilities in the absence of the Chairman.
Secretary	Maintains all committee minutes and records.
Treasurer  <i>(Note: This position can be combined with the position of Secretary)</i>	Manages activities of the Committee between meetings. Serves as custodian of the Committees funds:  Collects contributions.  Disburses all monies in accordance with Board directions.  Keeps accurate accounts and prepares financial statements.  Files reports with governmental authorities as instructed by the Board

### **PURPOSE:**

**The M-PAC Committee is a voluntary, non-partisan committee of Florida mortgage bankers and other interested parties. It shall not be affiliated with any political party, cause, or candidate. Its purpose is to:**

Promote and strive for the improvement of government in Florida by encouraging mortgage bankers and others to take a more active and effective role in government affairs.

Encourage mortgage bankers and others to know and understand the nature and actions of their state government; the important political, social, and economic issues of the day; and the role of office holders and candidates in meeting those issues.

Assist mortgage bankers and others in organizing themselves for more effective political action so they might more intelligently carry out their civic, social and economic responsibilities.

Raise funds for the aforementioned purposes, and from such funds make contributions to or for the benefit of candidates for appropriate elective offices without regard for party affiliation.