YOUR IMPACT IN 2025

A MORPAC Year-End Update

(AS OF DECEMBER 31, 2025)

In 2025, MBA's Legislative and Political Affairs team advanced critical priorities to strengthen and protect the real estate finance industry. These achievements were made possible through sustained engagement across MBA's political programs — especially the support generated through MORPAC. By helping elect and engage with candidates who understand the importance of a stable, competitive real estate finance system, MORPAC played a key role in driving meaningful progress on issues that matter to our members. Together, we have built powerful momentum, and we are ready to carry it forward into (and throughout) 2026.

$1,339,000

RAISED FROM
1,338 CONTRIBUTORS

42%

FIRST-TIME CONTRIBUTORS

$687

AVERAGE INDIVIDUAL CONTRIBUTION

KEY PRIORITIES IN THE 119th CONGRESS

Thanks to our sustained, strategic advocacy efforts, MBA secured the enactment of several core legislative priorities in 2025. Highlights include:

- **Passage of the MBA-supported trigger leads reform bill,** which strengthened consumer protections under FCRA by curbing the abusive use of mortgage credit trigger leads.
- **Restoration of the Department of Veterans Affairs (VA) partial claims authority,** ensuring a durable loss-mitigation tool is available for servicers to help Veterans stay in their homes.
- **Preservation and expansion of pro-housing and real estate finance tax provisions** within a major tax package, preserving and permanently extending many core provisions that support ongoing investment in commercial and residential real estate.

In 2026, MBA remains committed to driving progress on:

- **Advancing and refining bicameral housing packages** aimed at expanding housing opportunities and modernizing federal housing programs.
- **Protecting critical tax provisions** that support homeownership, real estate investment, and the broader real estate finance ecosystem.
- **Supporting long-term reauthorization** of the National Flood Insurance Program (NFIP) and the Terrorism Risk Insurance Act (TRIA) — two federal programs essential to market stability and the availability of affordable insurance coverage.
- **Pushing for swift implementation of the VA's newly enacted 2025 authority,** ensuring this critical policy change is put into practice quickly to support effective loss-mitigation options for veterans.
- **Advocating to update FHA Multifamily loan limits,** ensuring they reflect current market conditions and support the development and preservation of affordable rental housing.
- **Advancing GSE policy discussions** and the need for fairer credit score pricing in the conventional mortgage market.
- **Promoting responsible artificial intelligence** use in real estate finance and **supporting a workable national data privacy framework.**

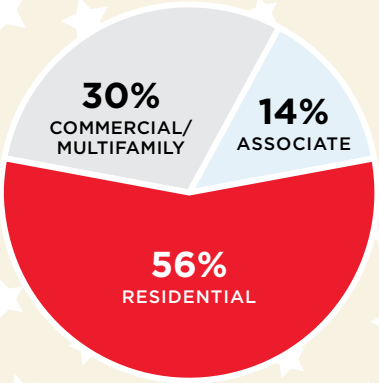
MBA.ORG/MORPAC

MORPAC
MORTGAGE BANKERS ASSOCIATION
POLITICAL ACTION COMMITTEE

28594

2025 AT A GLANCE

Thank you to our Commercial/Multifamily leadership team for their outstanding efforts in increasing participation in their market segment from 25% in the previous cycle to 30%.



DOLLARS RAISED FROM MBA MARKET SEGMENTS

DRIVING BIPARTISAN IMPACT

More than $1.4 million was contributed to pro-industry candidates across both parties, ensuring strong, bipartisan advocacy — all while maintaining **over $700,000** in cash on hand to support future engagement. In 2025, we also deepened our relationships with key policymakers, strengthening our position for the work ahead.

51.6% | 48.4%

REPUBLICANS | **DEMOCRATS** GIVING RATIO

315+

EVENTS ATTENDED BY MBA LOBBYISTS IN 2025

28

EVENTS HOSTED AT THE MBA TOWNHOUSE, INCLUDING NAC25

2025 MORPAC COMPANY CAMPAIGNS

Thank you to the **26 MBA member companies** and state associations that ran a MORPAC campaign and provided recurring payroll contributions in calendar year 2025. Your continued commitment strengthens our collective advocacy.

ABSOLUTE Home Mortgage Corp
ALSTON & BIRD
Atlantic Bay Mortgage Group
BERKADIA
BM&G BLACK | MANN | GRAHAM LLP
BWE
CMB
COLONIAL Banking | Home Loans | Insurance
DHI MORTGAGE A D.R. Horton® Company
EPM
FAIRWAY INDEPENDENT MORTGAGE CORPORATION
Flat Branch HOME LOANS
JLL
LENNAR MORTGAGE
LOUISIANA MORTGAGE BANKERS ASSOCIATION MBA
Longbridge Financial, LLC The power of home.
LUMENT
MBa MORTGAGE BANKERS ASSOCIATION
MERCHANTS CAPITAL
MOVEMENT MORTGAGE
naf newamerican FUNDING
Northmarq
SAM STRATEGIC ALLIANCE MORTGAGE
SUCCESS MORTGAGE PARTNERS, INC. NMLS: 130562
SWBC Mortgage
taylor morrison HOME FUNDING

MBA ADVOCACY EVENTS: HIGHLIGHTS FROM THE YEAR

Pictured above, the MBA Advocacy team hosted **numerous signature receptions** and fundraisers throughout the conference season, generating **nearly $300,000** in support of our political efforts.

A SPECIAL THANK YOU TO OUR SPONSORS

A special thank-you to our generous sponsors — your partnership made these events possible. In 2025, we received **$58,755** in sponsorship support from **23 MBA member companies and state associations,** helping elevate the reach and success of our advocacy programs.

ActiveComply
BankSouth Banking · Mortgage
BM&G Black | Mann | Graham LLP
Bradley Bradley Arant Boult Cummings LLP
BWE
ClearCapital
Mphasis DigitalRisk The Next Applied
EPM
EUSTIS MORTGAGE
First American
Mortgage Bankers Association of Metropolitan Washington
Michigan First Mortgage A division of Michigan First Credit Union
MMBA Massachusetts Mortgage Bankers Association
plaza Home Mortgage
POLLY
QC Ally
solidifi
TheStandard
Standard Mortgage Corporation
Success Mortgage Partners, Inc. NMLS: 130562
SWBC Mortgage
truework
VOYA

MORPAC'S STRENGTH IN 2025

This year, we also launched the MORPAC Legacy Donor distinction, recognizing individuals whose long-standing commitment has strengthened MORPAC's mission and propelled our advocacy forward.

MORPAC LEGACY DONORS

For a deeper look at how MORPAC operates and allocates resources, explore the Life of a MORPAC Dollar flyer.

View the complete List of 2025 Donors.

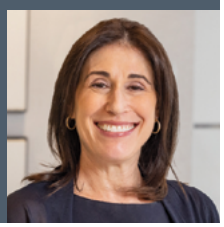
A strong and engaged MORPAC remains essential to sustaining MBA's ability to shape pro-industry policies and advance the interests of the real estate finance community. Your support continues to fuel meaningful advocacy outcomes.

RECOGNIZING EXCELLENCE IN ADVOCACY LEADERSHIP

MBA proudly honored the 2025 Burton C. Wood Legislative Service Award winner, **Becky Sandiland, CMB,** of Belay Bank Mortgage, and the 2025 Schumacher-Bolduc Award winner, **Jeff Weidell, CMB,** of Northmarq, celebrating individuals whose leadership, service, and commitment have strengthened our advocacy efforts and advanced the interests of the real estate finance industry.

"In 2025, MORPAC demonstrated the power of a united, bipartisan advocacy effort driven by members across the industry. As we move into the 2026 election cycle, sustained participation will ensure we remain an effective voice on the issues that matter most to our members."

— 2025–26 MORPAC Chairwoman Nanci Weissgold of Alston & Bird, LLP



Pictured above are a bipartisan set of lawmakers, including the **House Speaker & Senate Majority Leader, members of key committees, and other senior policymakers** who support interactions that lead to better-informed economic/housing policy.

MORPAC DIRECT℠

A STRONG NEW PLATFORM FOR CONNECTING MEMBERS AND CANDIDATES

MORPAC *Direct* made a strong debut in 2025, creating a new avenue for industry executives to engage directly with key congressional leaders. The program generated $321,500 in voluntary, bipartisan contributions to pro-industry candidates — supplementing, not replacing, traditional MORPAC giving.

In its first year, MORPAC *Direct* hosted three high-level engagement events with congressional leaders from both parties. Looking ahead, the program is preparing another bipartisan series of fundraising events with influential members of the House and Senate.

Major donors also participated in bipartisan December receptions with MORPAC-supported House candidates from competitive districts. These events — coordinated separately with the National Republican Congressional Committee and the Democratic Congressional Campaign Committee — underscore the industry's commitment to ensuring that pro-industry candidates in closely contested races have the resources needed for effective campaigns.

THANK YOU

We are grateful for your continued support and look forward to your participation at upcoming MBA-sponsored events as we work together to expand our advocacy reach and impact.

Stay connected with our latest activities.

REGISTER TODAY

MBa NAC26

ADVOCACY IN ACTION

APR. 14–15

THE WESTIN DC DOWNTOWN

SAVE THE DATE JUNE 1–5

ACTION WEEK

Last year during MORPAC Action Week — held annually in June— 25 companies and state associations raised more than $250,000 from over 500 contributors in 2025. Join us!

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