



MORPAC YEAR-END REPORT 24

TABLE OF CONTENTS

- 1. [MORPAC Chair Letter](#) 1
- 2. [MORPAC Events and Sponsors](#) 2
- 3. [2024 Burton C. Wood Legislative Service Award](#) 6
- 4. [2024 Schumacher-Bolduc Award](#) 7
- 5. [Advocacy Issues and Wins](#) 8
- 6. [MORPAC Fundraising and Spending](#) 11
- 7. [Company Campaigns](#) 14
- 8. [Candidate Fundraisers and MORPAC Speaker Series.](#) 16
- 9. [2024 MORPAC Supporters.](#) 18

MORPAC is the federal, bipartisan Political Action Committee (PAC) of the Mortgage Bankers Association (MBA). MORPAC serves as a pivotal program to champion our industry’s voice in Washington, DC. It provides access needed to help build and strengthen relationships with policymakers at the federal level who understand the importance of our industry’s role in our nation’s economy.

PACs like MORPAC are the most transparent way for us to have a positive, collective impact on the political process. MORPAC is funded entirely through voluntary contributions from individuals like you and me.

MORPAC CHAIR LETTER



Owen V. Lee, Esq.

2025 MBA Vice Chair and
2023-2024 MORPAC Chair
Chief Executive Officer of
Success Mortgage Partners, Inc.



Nanci L. Weissgold

2025-2026 MORPAC Chair
Partner and Co-Chair of the
Financial Services Group,
Alston & Bird, LLP

Following a historic election cycle that concluded last fall, we are pleased to share our 2024 MORPAC Year-End Report detailing our progress in the 2024 election cycle. Since January 2023, MORPAC raised and disbursed over \$2 million in individual donations and contributions to candidates, maintaining its national status as a top 20 Trade Association PAC. In this report, we highlight MORPAC's top fundraising statistics, MBA's key advocacy/priority wins, events and sponsors, and company campaigns. Company campaigns and in-person fundraising events continue to remain critical to strengthening and cultivating an industry-wide culture that prioritizes advocacy.

Because of our supporters, MORPAC hit the following goals in 2024:

- Recruited 35% new (50% for the cycle) contributors, raising roughly \$176,000 dollars.
- Secured roughly \$400,000 (\$54,450 new) from in-person fundraising events.
- Hosted two candidate fundraisers that raised \$37,000 collectively for reelection campaign efforts.
- Worked with nearly 30 (12 new) professional organizations to run MORPAC campaigns representing MBA's single-family and commercial/multifamily lenders, law firms, and vendors across the country.
- Raised \$206,000 during MORPAC Action Week, offering participants an opportunity to join a four-part PAC Speaker Series event with key staffers from the national party campaign committees.
- Partnered with 23 MBA member companies to support MBA's advocacy efforts and raised over \$80,000 for MORPAC's administrative fund.

A special thanks to the [2023-2024 MORPAC Steering Committee members](#) who have led our efforts to maximize the success of MORPAC, especially our peer-to-peer fundraising campaign strategy. We are grateful for their generous commitment of time, effort, and energy.

I am proud to have passed the leadership torch to the 2025-2026 MORPAC Chair Nanci L. Weissgold. She has been instrumental in making the case for continued outreach to our members to help achieve access to policymakers through a growing MORPAC, and I am confident that she will do a tremendous job as MORPAC Chair.

We look forward to seeing you at MBA's major conferences and events in 2025. We thank you again for your support of MORPAC and for giving back to our industry.

Sincerely,

A handwritten signature in black ink that reads "Owen V. Lee".

OWEN V. LEE, ESQ.

MORPAC EVENTS AND SPONSORS

A special thanks to our 2024 MBA Advocacy event sponsors, who raised over \$80,000 for MORPAC's Administrative Fund. Your corporate donation to that fund allows MORPAC to continue to engage our supporters — both virtually and in person.

We look forward to an exciting schedule of events this year and next. If you are interested in sponsoring a future advocacy event, please contact morpac@mba.org.



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MORPAC EVENTS AND SPONSORS (CONTINUED)

Here’s a look back on 2024 events:

JANUARY

MBA Advocacy Reception during MBA’s Independent Mortgage Bankers Conference (IMB24) in New Orleans, LA. MORPAC kicked off 2024 by raising over \$92,000 from attendees.



FEBRUARY

MORPAC Leadership Reception during MBA’s Commercial/Multifamily Finance Convention and Expo in San Diego, CA. MORPAC raised nearly \$70,000 from individuals at this event.

FEBRUARY

MORPAC Networking Reception during MBA’s Servicing Solutions Conference and Expo in Orlando, FL. MORPAC hosted a panel which discussed key policy issues impacting member businesses and the broader economy such as credit reporting, data security, technical compliance, and the desire for regulatory clarity and guidance.



MORPAC EVENTS AND SPONSORS (CONTINUED)

MARCH

MORPAC hosted its annual fundraising reception and dinner for top supporters prior to the kick-off of MBA's National Advocacy Conference (NAC) in Washington, D.C. Following a special guest appearance from the Chairman of the Senate Armed Services Committee Jack Reed (D-RI) at the advocacy mixer during the conference, MORPAC raised over \$51,000 total from attendees.



MAY

MORPAC Reception during MBA's Secondary & Capital Markets Conference in New York, NY. MORPAC supporters enjoyed a reception in the MBA Chair's suite and raised \$28,000 for MORPAC.



JUNE

Following a record-breaking MORPAC Action Week, MORPAC hosted a reception at MBA's Chairman's Conference in Santa Barbara, CA. featuring a special "MORPAC-tini," dessert bar, and photo booth. MORPAC also sponsored the beverage cart during the Annual Golf Tournament. Attendees contributed roughly \$100,000 to MORPAC during the Conference.

MORPAC EVENTS AND SPONSORS (CONTINUED)

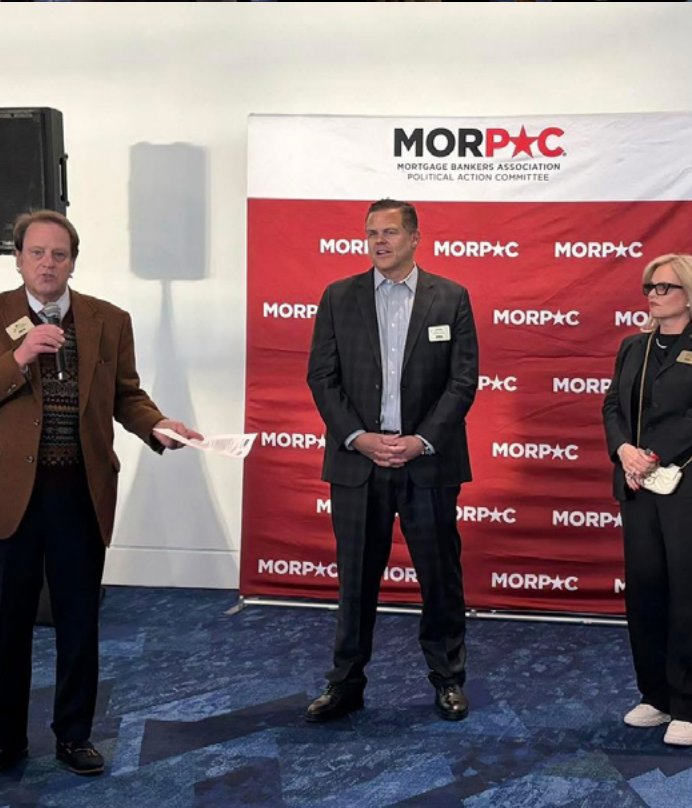
SEPTEMBER

During MBA’s Compliance and Risk Management Conference in Washington D.C., MORPAC hosted a breakfast panel that discussed the 2024 election scenarios and the potential impacts on our industry.



OCTOBER

MBA’s Legislative and Political Affairs team held a series of fun and exciting events aimed at growing MAA and MORPAC during MBA’s Annual Convention and Expo. Whether it was enjoying lunch with MBA’s lobbyists, participating in a round of “Election Jeopardy,” attending our Advocacy Reception, or stopping by for a sweet treat at the MBA booth, attendees were encouraged to vote in the 2024 elections and become even more active advocates for real estate finance. MORPAC raised nearly \$50,000 to MORPAC, helping us meet our cycle fundraising goal of \$2 million.



2024 BURTON C. WOOD LEGISLATIVE SERVICE AWARD



Christine Rhea

Co-Founder,
Mortgage Investors Group

Presented in absentia at MBA's National Advocacy Conference 2024, this award was given to the late Christine (Chrissi) Rhea, Co-Founder of the Knoxville, Tennessee-based Mortgage Investors Group (MIG), for her work in engaging MBA to fight the abusive use of trigger leads, a key priority for MBA's residential members. Always looking for ways to expand MBA's advocacy efforts, Chrissi met with Congressman John Rose (R-TN), the lead Republican House sponsor of the trigger leads bill, outside of Nashville to thank him for his efforts, as part of MBA's "Advocacy in August" campaign.

Chrissi was a former member of MBA's Board of Directors and Chair of the Residential Board of Governors (RESBOG), an active member of MBA's Independent Mortgage Bankers Executive Council (IMBEC) and other committees, an avid Mortgage Action Alliance (MAA) member and a top MORPAC contributor. Chrissi truly embodied what it means to be an effective leader and was so deserving of this award, which is given annually to an MBA member in recognition of his or her sustained superior legislative service to the association and the real estate finance industry.

2024 SCHUMARCHER-BOLDUC AWARD



Nanci L. Weissgold

2025-2026 MORPAC Chair
Partner and Co-Chair of the
Financial Services Group,
Alston & Bird, LLP

This award was presented at MBA's Annual Convention and Expo 2024 in recognition of Nanci Weissgold's hard work and dedication as MORPAC Associate Vice Chair during the 2023-2024 election cycle. Nanci has been a consistent MORPAC contributor for many years, lending her extensive knowledge and expertise at numerous MBA conferences.

She supported MORPAC's peer-to-peer fundraising campaign strategy among the attendees of these conferences and within her personal network, increasing participation among MBA's associate members. The Schumacher-Bolduc Award is named after MORPAC founder Ernest P. Schumacher and Mark P. Bolduc, one of MORPAC's first Directors.

The honor is awarded to individuals who exemplify MORPAC's mission and display commitment to expanding the reach of MBA's political advocacy efforts.

ADVOCACY ISSUES AND WINS

RESIDENTIAL KEY UPDATES:

- We continued to advocate fiercely for House and Senate co-sponsorship of much-needed “Trigger Leads” legislation (H.R. 7297 and S. 3502). MBA issued eight separate MAA Call to Action alerts in support of those companion bills — and collected hundreds of stories from practitioners that were shared with lawmakers about the harm from the abusive use of trigger leads. The MBA-supported legislation sought to safeguard consumers from unwanted solicitations and confusion created by unwanted calls and texts generated via trigger leads. MBA also led a broad, diverse coalition (made up of industry and consumer advocate partners) that helped push the bill to Senate passage (by unanimous consent) near the end of 2024. Though opposition from then-House Financial Services Committee Chair Patrick McHenry (R-NC) kept the bill from being considered by the full House prior to year’s end, MBA will actively re-engage with our coalition partners to seek enactment of substantially similar legislation during the 119th Congress (2025-26).
- Educated Congress about the regulatory/inflationary challenges that have led to a limited supply of affordable housing in markets throughout the country.
- Encouraged and provided technical assistance to key lawmakers regarding the establishment of a partial claim option for VA Home Loan program borrowers facing financial hardship, aiming to provide servicers with viable loss mitigation options, keeping Veterans in their homes and reduce foreclosures.
- Elevated concerns regarding the adverse impact of the proposed “BASEL III Endgame” rulemaking on capital requirements for banks, emphasizing the potential risks to mortgage affordability — and the need for changes recommended by MBA.
- Sought to advance programs that reduce barriers to homeownership and supported bipartisan housing affordability initiatives.
- Encouraged lawmakers to support the Rural Housing Service Reform Act (S. 2790 and H.R. 6785) and advocated for amendments that would align USDA home loan programs with FHA and VA programs on assumptions and Accessory Dwelling Units (ADUs), increasing accessibility and affordability for rural housing.
- Reinforced that the CFPB must establish clear and consistent standards through notice and comment rulemaking, rather than using enforcement actions, blog posts, or other tools that do not allow for adequate public input.
- Continued to seek enactment of legislation to establish minimum federal standards to enable nationwide use of Remote Online Notarization (RON).
- Provided substantive policy and technical assistance to legislators on bills and on letters to regulators.



ADVOCACY ISSUES AND WINS (CONTINUED)

COMMERCIAL/MULTIFAMILY KEY UPDATES:

- Encouraged collaboration among insurance commissioners, the Treasury Department, HUD, FHFA, and lawmakers to address property insurance availability and affordability, especially in disaster-prone states like California, Florida, Texas, and Louisiana.
- Advocated for lawmakers to preserve essential tax priorities that support real estate financing and economic growth, such as 1031 Like-Kind exchanges, capital gains tax differentials, business interest deductibility, “stepped-up basis,” and the 199A pass-through deduction for small businesses.



back from issuing a final rule and to Michael Barr, Vice Chair for Supervision at the Federal Reserve, giving a speech suggesting several major changes beneficial to housing would be included in any final rule. As the incoming Trump Administration considers any capital requirements rulemaking, MBA will continue to stay engaged.

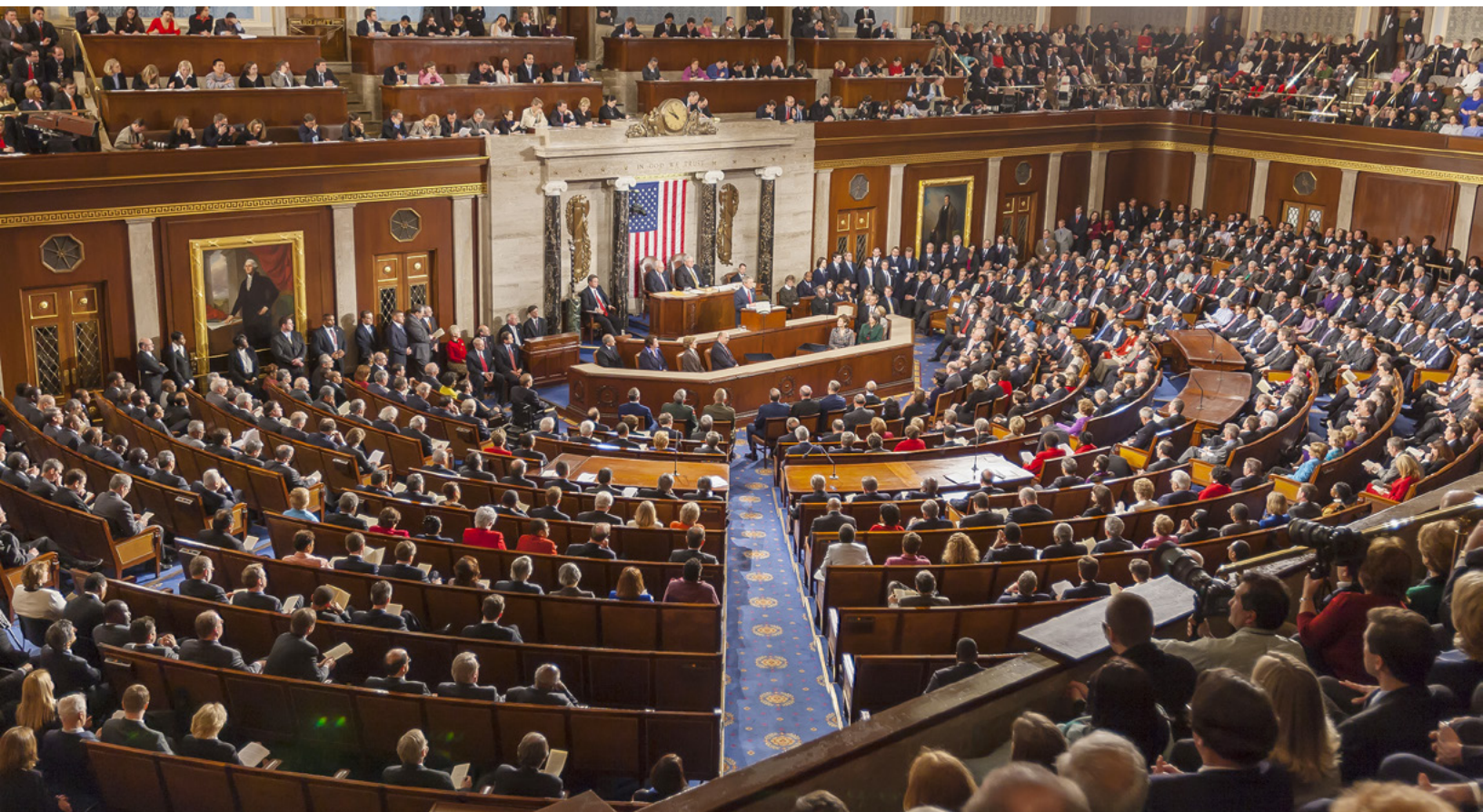
- Elevated support for measures to expand the supply of multifamily housing and access to finance for low- and middle-income renters and buyers, including key legislative proposals to enhance/expand the Low-Income Housing Tax Credit (LIHTC) and various YIMBY and anti-exclusionary zoning laws. MBA strongly supported the LIHTC title included in tax legislation that overwhelmingly passed the House in January 2024 (not considered in the Senate).
- Urged the Biden Administration to avoid federal rent control measures, emphasizing the potential negative impact on affordable housing supply and the need to focus on increasing housing availability.
- Advocated for balanced policy approaches to manage and disclose climate change risks in the commercial/multifamily finance sector, avoiding excessive disclosure laws beyond SEC requirements.
- Provided substantive policy and technical assistance to legislators on bills and on letters to regulators.

- Through our advocacy, successfully mounted a campaign to get lawmakers to engage with the Federal Reserve, FDIC, and OCC regarding the “BASEL III Endgame” Notice of Proposed Rulemaking on capital requirements for banks with assets of \$100 billion or more, highlighting potential negative impacts on the U.S. economy, housing affordability, and the housing market. These efforts (in coalition) led to the Biden Administration pulling

ADVOCACY ISSUES AND WINS (CONTINUED)

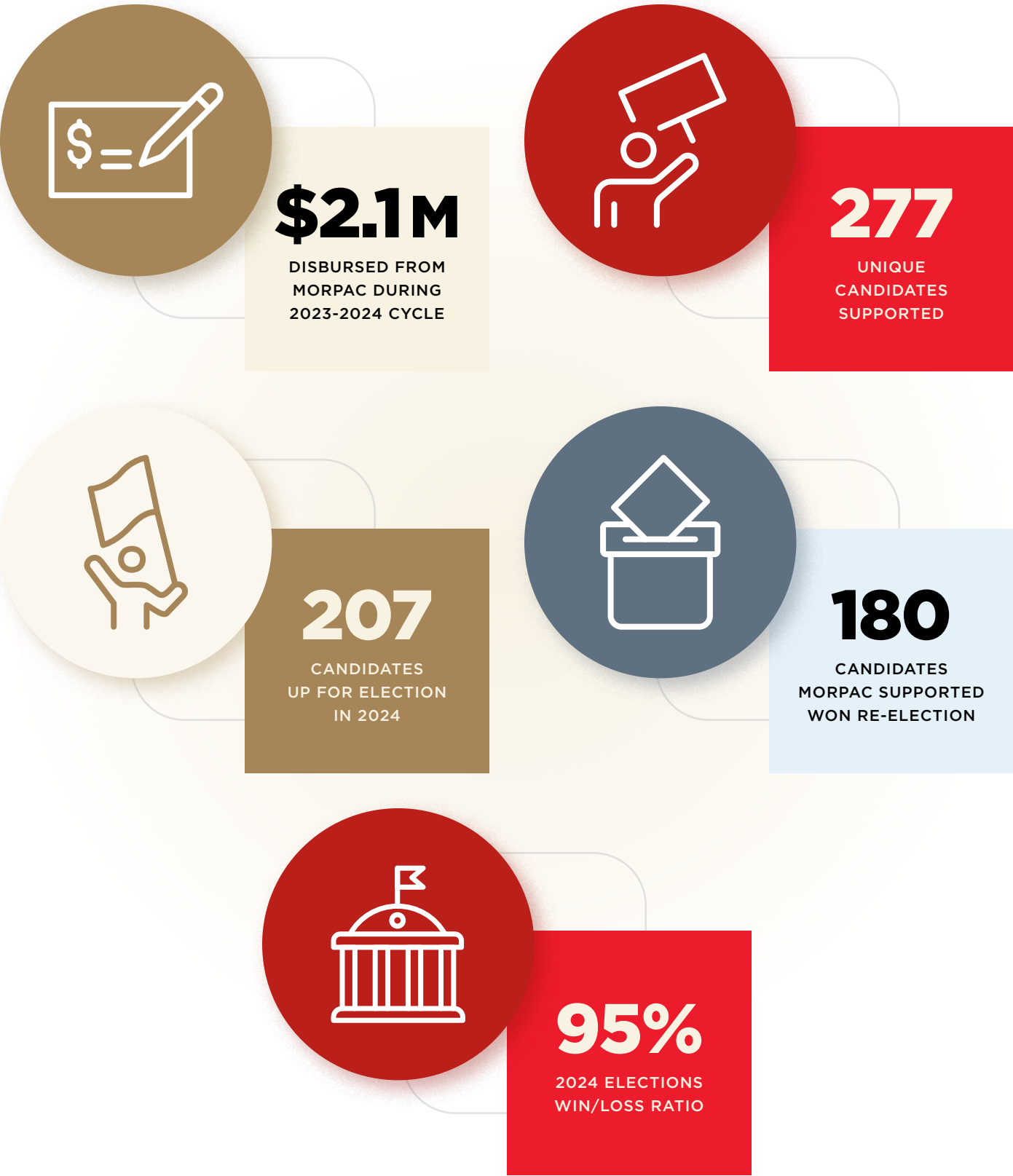
ADVOCACY WINS:

- Worked with key appropriators to secure funding for HUD, VA, and USDA through the end of FY 2024, ensuring continued support for critical housing programs.
- Successfully advocated for legislation to extend the authorities of the National Flood Insurance Program (NFIP) as part of continuing resolutions and omnibus appropriations bills.
- Led a broad coalition letter in support of incoming Senate Banking Committee Chair Tim Scott's (R-SC) ROAD to Housing Act, advocating for solutions that enhance housing reforms to increase both supply and affordability. MBA collaborates with legislators from both sides of the aisle to build consensus and promote the enactment of practical solutions.
- Showed leadership advocating (in coalition) for the May 2024 passage of the Yes in My Back Yard (YIMBY) Act through the House Financial Services Committee (HFSC). The legislation aimed to eliminate counterproductive land use policies by localities receiving Community Development Block Grant (CDBG) funding, thereby removing barriers to affordable housing production.



MORPAC FUNDRAISING AND SPENDING

2023-2024 DISBURSEMENT SUMMARY

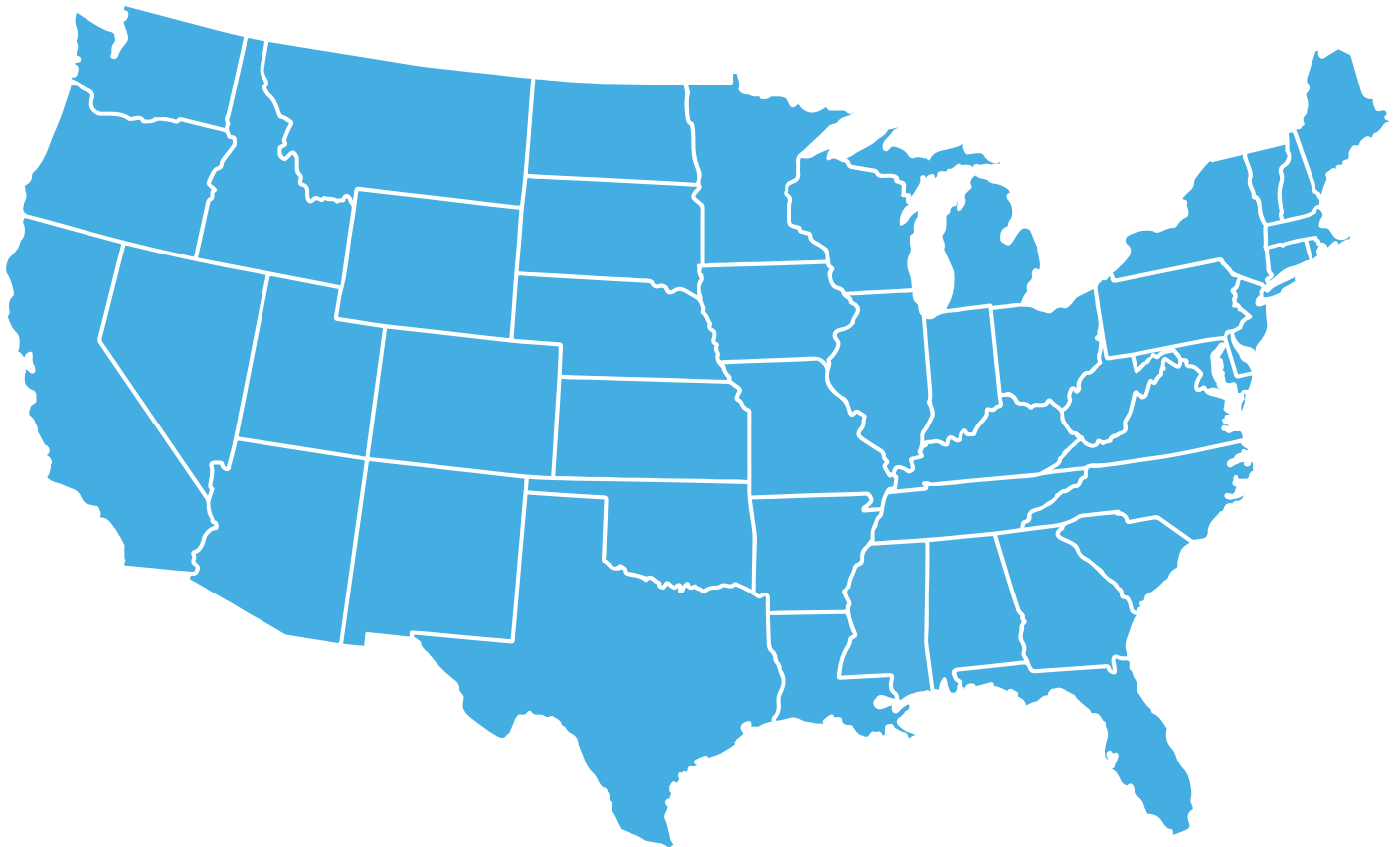


MORPAC FUNDRAISING AND SPENDING

DISBURSEMENT MAP

Thanks to the generous support of our individual donors, MORPAC was able to contribute more than \$2 million to U.S. House of Representatives and U.S. Senate incumbents, candidates, and national party campaign committees during the 2023–2024 election cycle, placing us among the top 15 trade association PACs in disbursements nationally (as reported by the Federal Election Commission). Click on the map to access MORPAC’s website and view total disbursements to federal candidates and committees.

Note: You will need to enter your email address registered with your Mortgage Action Alliance (MAA) membership to access.



COMPANY CAMPAIGNS

Company campaigns provide eligible employees with an opportunity to help themselves — and their industry — in a big way. They increase participation in our MORPAC efforts and expand our political reach.

NEARLY 30

COMPANIES RAN CAMPAIGNS IN 2024

MORE THAN \$355,000

(\$160,000 IN PAYROLL DEDUCTIONS) RAISED FROM
MBA MEMBER COMPANIES' ELIGIBLE EMPLOYEES

MBA staff work with company captains to host virtual advocacy townhalls with eligible employees. These events offer legislative and regulatory issues updates, explain how MBA members can get their company more involved with MAA and MORPAC, and provide resources for an easy copy and paste.

If you would like MBA's Political Affairs team to host an advocacy townhall as part of your next team meeting or leadership call, please email morpac@mba.org.

A promotional banner for the NAC 2025 conference. The background is dark blue with a subtle floral pattern. At the top, there are seven gold stars followed by the text 'APRIL 8-9, 2025'. The center features the large, stylized letters 'NAC' in a light green and yellow gradient with a dark blue outline. Below this, the text 'MBA's NATIONAL ADVOCACY CONFERENCE' is written in white, followed by 'CAPITAL HILTON, WASHINGTON, D.C.' in a smaller white font. The bottom right corner is a red triangle containing the text 'REGISTER TODAY: MBA.ORG/NAC' in white.

★ ★ ★ ★ ★ ★ ★ APRIL 8-9, 2025

NAC

**MBA's NATIONAL
ADVOCACY CONFERENCE**
CAPITAL HILTON, WASHINGTON, D.C.

**REGISTER
TODAY:
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COMPANY CAMPAIGNS

WE ARE PLEASED TO RECOGNIZE MORPAC COMPANY CAMPAIGNS RUN IN 2024:

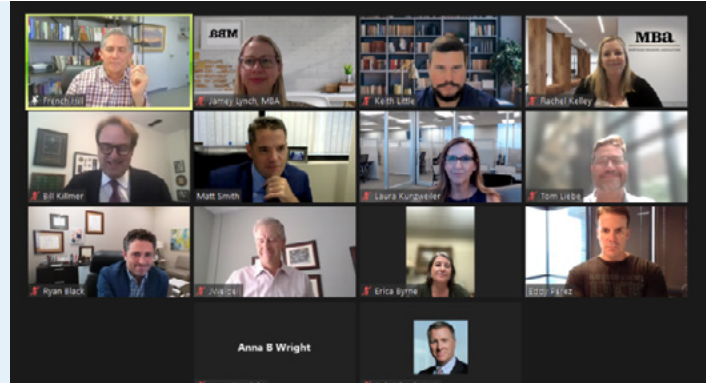


CANDIDATE FUNDRAISERS AND MORPAC SPEAKER SERIES

MORPAC hosted two fundraisers in 2024 for the now Chairman of the House Financial Services Committee (HFSC) Congressman French Hill (R-AR) and HFSC member Congresswoman Brittany Pettersen (D-CO), raising \$37,000 collectively to benefit their re-election campaigns (each was re-elected in 2024).

MORPAC VIRTUAL ROUNDTABLE

MORPAC hosted a virtual roundtable with current HFSC Chairman Congressman French Hill (R-AR) back in July 2024 with MBA leaders.



CONGRESSWOMAN BRITTANY PETTERSEN FUNDRAISER

MORPAC hosted a candidate fundraiser for HFSC member Congresswoman Brittany Pettersen (D-CO) during #MBAAnnual24. Members, including MBA Chair Laura Escobar, met with the Congresswoman to discuss housing policy issues while in Denver.



CANDIDATE FUNDRAISERS AND MORPAC SPEAKER SERIES (CONTINUED)

MBA TOWNHOUSE

In 2024, MBA's Legislative & Political Affairs staff attended over 240 re-election fundraisers and worked with other candidate fundraisers to host 20 events at the MBA Capitol Hill Townhouse, including as a hospitality hub during our annual legislative fly-in and end-of-year holiday gathering.



MORPAC SPEAKER SERIES

During MORPAC Action Week, MORPAC hosted its four-part PAC Speaker Series event with the executive/political directors from the four national party campaign committees (Democratic Senatorial Campaign Committee (DSCC); National Republican Senatorial Committee (NRSC); Democratic Congressional Campaign Committee (DCCC); National Republican Congressional Committee (NRCC)) who covered a targeted set of key U.S. House and Senate races around the country and the possible impact those races could have on the 119th Congress.

The MORPAC Speaker Series is a donor benefit program that features a slate of political speakers, including members of Congress and key staff at national party committees, to provide our advocates with timely updates from Capitol Hill and election outlooks from key races across the country. [Learn more](#) about these PAC Speaker Series events. Interested in attending future events or want to learn more? Contact morpac@mba.org.

2024 MORPAC SUPPORTERS

MORPAC is incredibly grateful for the support of the nearly 1,300 individual contributors from across the country. We appreciate your contribution in 2024 and are proud to recognize you below and on [MORPAC's website](#).

DIAMOND LEVEL CONTRIBUTORS

Dana Abernathy, CMB, AMP
Cornerstone Servicing

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ALAW

Margaret Allen
AGM Financial Services, Inc.

Richard J. Andreano, Jr., Esq., CMCP
Ballard Spahr, LLP

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Patricia Arvielo
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Rick Arvielo
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US Mortgage

William C. Nelson
Standard Mortgage Corporation

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HomeBridge Financial Services, Inc.

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MegaStar Financial Corp.

2024 MORPAC SUPPORTERS (CONTINUED)

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PLATINUM LEVEL CONTRIBUTORS

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Donald Gay
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Mortgage Corporation

Nima Ghamsari
Blend

Jeffrey Giger
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Mortgage Corporation

Carolyn Gorman
The Huntington National Bank

Gregory Graham
Black, Mann & Graham, LLP

Tammie Gravlee, CMB, AMP
Bank of Tennessee

Rohit Gupta
Enact

Charles Halladay
JLL Capital Markets

Hilary Halpern
Rocket

Walt Hannawacker
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Todd Harrop
BWE

Jennifer L. Hedgepeth
DHI Mortgage Company

Kris Heichel
Fairway Independent
Mortgage Corporation

Michael Hood
Fay Servicing, LLC

Laura Hopkins
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Tom Huddleston
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Ryan Huskey
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Dana Jensen
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Charlie Johnson, CMB
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Susanne Livingston
RWM Home Loans

Michael Lonsway
BWE

Tony Love
BWE

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Gary Malis
PRMG

Martin Michael
Fairway Independent
Mortgage Corporation

Brian McCown, CMB, AMP, CRU
Michigan First Mortgage

Robert Miller
Fay Servicing, LLC

James Miller
New American Funding

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