

AIME

ASSOCIATION OF INDEPENDENT
MORTGAGE EXPERTS



ADVOCACY

2023 ANNUAL REPORT



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LETTER FROM LEADERSHIP

Katie Sweeney
Chairman & CEO,
AIME



Brendan McKay
President of Advocacy,
AIME



Dear AIME Advocate,

In 2022, we drastically ramped up AIME's advocacy efforts. And for good reason. The only thing that has ever decreased Broker market share is legislation that was enacted without meaningful input from Mortgage Brokers. Interest rates can skyrocket, and while our pipeline may decline, our channel grows. The economy can struggle, and while we feel the pain, the rest of the industry is doubled over. The legislation that followed 2008 brought Mortgage Brokers to the brink of extinction, and while we survived, we are still feeling the impact. That can never happen again; on our watch, it never will.

Our year one goals were purposely aggressive, and they were accomplished. The bar was raised even further in 2023 and once again, accomplished. In 2022, we launched the BACPAC, which raised more money in a 24-hour period than any Wholesale-focused PAC had done previously. In 2023, we raised over \$1.5M in advocacy support through the BAC. In 2022, we wanted a seat at the table in Washington, DC – mission accomplished. In 2023, we wanted a seat at every single State House in the country. The launch and implementation of the State Captains made it happen. In 2022, 12,000 letters were sent by members to representatives through our grassroots platform. In 2023, that number increased to 50,000.

This year, we're stronger, smarter, more thorough, more assertive, and more impactful than ever; AIME's 65,000+ members were already represented and united through the Broker Action Coalition (BAC), The Broker Action Coalition Political Action Committee (BACPAC), and AIME's Member-run Committees. In 2023, that expanded not only through the State Captain program but also through the Military Action Coalition (MAC).

In addition to holding 350+ Congressional and Senate meetings, we have expanded our reach from legislators to regulators. We met with the CFPB and will continue to do so regularly. We met with FHFA and the fine folks at the VA Home Loan Guaranty. We are fighting to roll back TPO surcharges. Brokers now have access to Florida's Hometown Heroes DPA program, with more states on the way. We've supported dozens of bills that align with our reputation for providing opportunities that promote equitable and stable housing solutions, like the HELPER Act, The VALOR Act, The VALID Act, and the best chance we've ever had at eliminating Trigger Lead abuse, The Protecting Consumers From Abusive Mortgage Leads Act (H.R. 4198).

In 2022, we positioned ourselves to protect, promote, and shape the future of the broker channel. This year we put our foot in the door – we used our platforms to bring broker influence to heights never before seen, fiercely fighting for our members and their consumers. In 2024, we're kicking the door down.

Will you join us?

Katie Sweeney

Brendan McKay



BROKER ACTION COALITION



The Broker Action Coalition (BAC) is the grassroots network bringing YOUR voice to policymakers and legislators on Capitol Hill.



Access for All

Anyone can join, participate, contribute, and donate to the BAC. You do not have to be a Mortgage Broker, or even work within the mortgage industry to participate. Joining the BAC empowers you to impact the policies that affect wholesale mortgage businesses and the communities they serve. As a member of the BAC, you receive mobilizing emails about issues on the federal or state levels, prompting you to follow a few quick and simple steps and communicate your messages to policymakers.

Focus

- Support both Federal and State-level legislation that aligns with our mission, and oppose legislation that does not.
- Influence mortgage industry policy, regulatory, and agency change.
- Homebuyer and homeowner advocacy through industry accountability and innovation.

Goals

1. Protect our channel from unnecessary regulation and unintended consequences.
2. Increase homeownership nationwide, particularly in marginalized communities, through policy change.

**JOIN
THE BAC**



**JOIN THE BAC
FACEBOOK GROUP**



**DONATE TO
THE BAC**



The Broker Action Coalition (BAC) is a 501(c)(4) non-profit organization.



BY THE NUMBERS



2.5M+

**Miles Traveled for
AIME Advocacy**
(3x more than 2022)



350+

**Legislative
Meetings Attended**
(7x more than 2022)



50K

**Letters Sent to
Legislators**
(4x more than 2022)



100

**Active State
Captains Appointed**
(Launched Q1 2023)



400%

**More Advocacy
Campaigns in 2023**
(4x more than 2022)



\$1.5M

**Dollars Raised
for Advocacy**
(3x more than 2022)



30x

**More BAC
Members in 2023**
*(30x the active BAC
advocates from 2022)*



\$2.8B

**Dollars Saved on National
TPO FHA Premiums**
*Passing FHA MIP Funding
& TPO Rollback*



2023 TIMELINE



INTRODUCED

Disabled Veteran Tax Exemption
in Virginia

Jan



INTRODUCED

Disabled Veteran Tax Exemption
in Illinois, California, & Utah

Feb



LAUNCHED

Campaign Opposing S.B 307
Severely Relaxed Broker
Certifications in Maryland



INTRODUCED

Disabled Veteran Tax Exemption
in North Carolina

Mar



PASSED:

Disabled Veteran Tax Exemption
in Virginia and Utah



LAUNCHED

AIME State Captains
100 Brokers Representing 44
States & Puerto Rico

Apr



PASSED:

FHA MIP Funding & TPO Rollback
Cutting the Insurance Premiums on FHA
Loans by 30bps Down to .55%



PUBLISHED:

AIME Open Letter to CFPB
(see pg. 14)



PUBLISHED:

AIME Coalition Letter to NMLS
(see pg. 14)

May



LAUNCHED

The HELPER Act Campaign
Calling for All BAC Members to Action to
Write Letters to Their Legislators to Co-
Sponsor H.R. 3170 and S. 1514



INTRODUCED

**Protecting Consumers From
Abusive Mortgage Leads Act**
Trigger Lead Reform Bill
Introduced as H.R. 4198

Jun



LAUNCHED

**Protecting Consumers From
Abusive Mortgage Leads Act Campaign**
Calling for All BAC Members to Write &
Meet with Their Legislators to Protect
Homebuyer Privacy by Co-Sponsoring
H.R. 4198



2023 TIMELINE



National Mortgage Brokers Day (NMBD) Fly-In Event

AIME State Captains in Washington, DC for Advocacy Training and 51 Congressional Meetings
(more on pg. 19)

Jul



6 CONGRESSIONAL CO-SPONSORS

Sign for the **HELPER Act**



8 CONGRESSIONAL CO-SPONSORS

Sign for **H.R. 4198**



CONGRESS IN RECESS

Aug



CONGRESS IN RECESS

Sept



FUSE NATIONAL CONFERENCE VI

AIME's Landmark Event of the Year, and Largest Annual Gathering of Wholesale Professionals
(more on pg. 27)

Oct



FUSE VI SUMMITS

Educated and Provided Resources to Better Serve the Needs of Diverse Homebuyers
(more on pg. 27)



INTRODUCED

Disabled Veteran Tax Exemption in Florida



LAUNCHED

Third-Party Originators Case Study
Proving that Brokers are Not Riskier than Retail



LAUNCHED

Salute to Service: Veteran Advocacy Week
Sharing Resources for the Broker Community to Better Serve Veterans & Military Servicemembers

Nov



LAUNCHED

The VALOR Act Campaign
(see pg. 13)



LAUNCHED

The VALID Act Campaign
(see pg. 13)



LAUNCHED

The VA Home Loan Awareness Act Campaign
(see pg. 13)



CO-SIGNED:

Rep. Ritchie Torres (D-NY-15) Supports H.R. 4198



PUBLISHED:

AIME Annual Advocacy Report 2023

Dec



PUBLISHED:

AIME Open Letter to NAR
(see pg. 14)



2023 LANDMARK MEETINGS

Jan 26-27	<ul style="list-style-type: none"> Hall of AIME Conference 	Jul 18	<ul style="list-style-type: none"> Meeting w/ House VA Committee NMBD Fly-In Event (see page 20 for full list)
Feb 7	<ul style="list-style-type: none"> Meeting w/ Sen. Tester's Office & Veteran Affairs Committee Meeting w/ Rep. Green's Office 	Aug 8-10	<ul style="list-style-type: none"> Katie Speaks at Inman Connect
Feb 9	<ul style="list-style-type: none"> Meeting w/ Rep. Torres' Office Meeting w/ House Financial Services Committee & Director of Member Services/Coalitions, Larry Seyfried Meeting w/ Rep. Warren Davidson's Office 	Aug 15-18	<ul style="list-style-type: none"> Katie & President of Growth, Tom Ahles Speak at VAREP
Feb 12	<ul style="list-style-type: none"> AIME featured in Super Bowl Program 	Sep 12	<ul style="list-style-type: none"> Meeting w/ Sen. Foster's Office Meeting w/ Sen. Casten's Office Meeting w/ Rep. Pettersen's Office Meeting w/ Rep. Waters Meeting w/ Rep Pettersen Meeting w/ Rep Nikema Williams & Melanee Farrah (COS) Meeting w/ Rep Sheila Cherfilus-McCormick
Mar 14	<ul style="list-style-type: none"> AIME / NAHREP Meeting 	Sep 13	<ul style="list-style-type: none"> First Meeting w/ CFPB NAR Meeting w/ Shannon McGahn Meeting with CSP
Mar 27	<ul style="list-style-type: none"> Meeting w/ Sam Royer & George McElwee 	Oct 6	<ul style="list-style-type: none"> Fuse National Conference VI (more on pg. 27) Meeting w/ Rep. Hisaw
Mar 28	<ul style="list-style-type: none"> Meeting w/ Rep. Nikema Williams' Office Meeting w/ Rep. Fitzgerald's Office MBA/AIME Meeting Meeting w/ Rep. Monica De La Cruz Office 	Oct 16	<ul style="list-style-type: none"> Second NAHREP AIME Meeting
Apr 6	<ul style="list-style-type: none"> Launch of State Captain Program 	Oct 30-31	<ul style="list-style-type: none"> Katie & VP of Education Mike Cox Speak at Fort McCoy
Apr 17	<ul style="list-style-type: none"> Meeting w/ Rep. Wiley Nickel's Office 	Nov 15	<ul style="list-style-type: none"> Meeting w/ Aging Senate Office Meeting w/ Rep. Bergman's Office Meeting w/ Rep. De La Cruz's Office Meeting w/ Sen. Kilmer's Office
Apr 18	<ul style="list-style-type: none"> Meeting w/ NAMB 	Nov 16	<ul style="list-style-type: none"> Meeting w/ Chairman Brown's Office Meeting w/ Rep. Horsford's Office
May 15	<ul style="list-style-type: none"> Meeting w/ NAR AIME / MBA Follow-Up Meeting 	Dec 6	<ul style="list-style-type: none"> Second Meeting with CFPB
May 16	<ul style="list-style-type: none"> Meeting w/ Leader Jeffries' Office 		
May 17	<ul style="list-style-type: none"> Meeting w/ Rep. Mike Lawler's Office 		
May 23-25	<ul style="list-style-type: none"> Katie Speaks at Windsor Bootcamp 		
Jun 7-9	<ul style="list-style-type: none"> Katie Speaks at Mastermind Summit 		
Jun 27	<ul style="list-style-type: none"> Meeting w/ Sen. Britt's Office Meeting w/ Sen. Warnock's Office 		
Jun 28	<ul style="list-style-type: none"> Meeting w/ Sen. Tillis Office Meeting w/ Sen. JD Vance's Office Meeting w/ Rep. Rose Office Meeting w/ Sen. Rounds' Office 		



BROKER ADVOCACY

MISSION

To fight for Brokers' rights by leveling the playing field between Retail and Wholesale, by reforming policies and practices that have historically given large banks systemic advantages over Wholesale originators.

GOALS

- Empower the entire Wholesale Channel as the best option for homebuyers nationwide, by eliminating the systemic policies that favor Retail banks over Wholesale.
- Eliminate unfair housing industry practices and policies that penalize homebuyers for utilizing Third-Party Originators.

ACCOMPLISHMENTS

LAUNCHED STATE CAPTAINS PROGRAM

The launch of the AIME State Captains has strengthened and spread our state-by-state influence, granting us greater ability to advocate and lobby for individual states' issues, more effectively advocating for broker and homebuyer rights overall. (see more on pg. 16)

GRANTED BROKER ACCESS TO FL HOMETOWN HEROES DPA PROGRAM

Our efforts helped grant brokers access to the initially retail-exclusive Hometown Heroes Down Payment Program in Florida, enabling Florida-licensed Brokers to save their clients even more on their mortgages.

ONGOING CAMPAIGN

H.R. 4198: PROTECTING CONSUMERS FROM ABUSIVE MORTGAGE LEADS ACT

Trigger leads are consumer sales leads that are generated by credit bureaus when a homebuyer starts a mortgage application. Third-party entities buy these trigger leads to send hundreds of calls, texts, & emails to these homebuyers. H.R. 4198 **bans trigger leads, while making important exceptions** allowing the companies with pre-existing relationships to keep contact their customers.





HOMEBUYER ADVOCACY

MISSION

To advocate for homebuyers and homeowners nationwide, to make homeownership as affordable, accessible, and as easy to navigate for as many people as possible.

GOALS

- Give homebuyers more autonomy and save them more money by granting equal access to low rates, available programs, and products between Retail and Wholesale.
- Eliminate unfair housing industry practices and policies that penalize homebuyers for utilizing Brokers.

ACCOMPLISHMENTS

ROLLBACK OF THIRD-PARTY FHA INSURANCE PREMIUMS

Our campaign to end unfair fees and penalization for homebuyers utilizing Brokers over banks for their FHA loans sent 3,000+ letters to legislators, spreading awareness unfair practices that homebuyers pay the price for. The campaign was successful, yielding a FHA MIP rollback of 30bps, evening the playing field between Brokers and Retail.

CREATION OF ADVOCACY COMMITTEES

Our Advocacy, Veteran Homeownership, Black Homeownership, and Hispanic Homeownership Committees were established, organizing top advocates in our community to organize and create tangible change for unique homebuyers across the country.

ONGOING CAMPAIGN

H.R. 3170 + S. 1514: THE HELPER ACT

Our efforts helped to introduce the HELPER Act, a bill aiming to grant first responders and teachers the homebuying resources they've earned. BAC members personally lobbied in dozens of legislative meetings, converting **12 Congressional Legislators** as Co-Sponsors of the bill.





VETERAN ADVOCACY

MISSION

To provide accessibility, education, and resources to maximize military Veteran homeownership through the use of the VA Home Loan benefit program.

GOALS

- Expand VA loan accessibility and education to grow utilization beyond the current 13% amongst Military Servicemembers & Veterans.
- Pass the Disabled Veteran Tax Exemption in every state, granting Disabled Veterans the essential homebuying resources they've earned, when they need it most.

ACCOMPLISHMENTS

IMPROVED VETERAN ACCESS TO THE VA HOME LOAN ACT

The House passed H.R. 7735, a bill streamlining the appraisal and homebuying process for VA Home Loans and modernizing VA's home loan programs, so more Veterans can realize the American dream of owning their own homes.

DISABLED VETERAN PROPERTY TAX EXEMPTION PASSED + INTRODUCED

Passed in Maryland, Utah and Virginia, and introduced in Michigan, North Carolina, Illinois, California, and Florida. There are constant efforts to continue to introduce and pass the exemption nationally, one state at a time.

ONGOING CAMPAIGN

DISABLED VETERAN PROPERTY TAX EXEMPTION

Many states have real estate tax exemptions for Disabled Veterans, but do not allow them to apply for this exemption until **after** they own the home. As a result, real estate taxes are counted when calculating their Debt-to-Income Ratio, fully ignoring their special exemptions when determining how much of a home Disabled Veterans can afford. The Disabled Veteran Property Tax Exemption changes the timing of the exemption, to take effect during the mortgage application process, granting Disabled Veterans more buying power when they need it most, and at **zero cost to the state**.

**Disabled Veteran
Tax Exemption**
National Campaign





VETERAN ADVOCACY

SALUTE TO SERVICE **VETERAN ADVOCACY WEEK**

NOVEMBER 6th - 12th, 2023

In November 2023, AIME celebrated Veteran's Day with Salute to Service: Veteran Advocacy Week from November 6th - 12th. AIME shared FREE resources for Veteran Homebuyers, education for the Broker community to better serve their VA homebuyers, and honored the Veterans in our community as Brokers, and clients alike.

MOST RECENT VETERAN ADVOCACY CAMPAIGNS

Three new Military Veteran & Servicemember advocacy campaigns were created, to support ease of access to resources for anyone who qualifies for a VA loan, as well as for Disabled Veterans, with the goal to increase the utilization of VA loans beyond the 13% amongst qualified Military homebuyers.



VA HOME LOAN AWARENESS ACT

The VA Home Loan Awareness Act increases VA loan utilization by modifying mortgage applications with mandatory disclosures to those who qualify for a VA Home Loan.



The VALID Act

The VALID Act increases VA loan utilization by providing Veteran homebuyers with side-by-side comparisons of conventional, FHA, and VA home loans.



The VALOR Act

The VALOR Act supports Disabled Veterans by extending VA exemptions to those who have completed their pre-discharge disability exams, pending their formal rating.



**Scan to Learn More
and Take Action**



OPEN LETTERS

In 2023, AIME sent multiple open letters to government bureaus & committees, and organized a coalition of unified Wholesale lenders to spread awareness of various systemic issues within the housing industry. These letters advocated for change of policy on behalf of mortgage brokers, Wholesale professionals, and homebuyers across the country.



LETTER TO THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB)

In this letter, we commented on the CFPB's Regulation Z, and the biggest issues that disadvantage brokers.



COALITION LETTER TO THE NATIONWIDE MORTGAGE LICENSING SYSTEM (NMLS)

In this letter, we comment on how the National Mortgage Licensing System's (NMLS) exemptions made for Wholesale mortgage professionals.



REAL ESTATE AGENT COMMISSION DILEMMA: UNINTENDED CONSEQUENCES FOR HOMEBUYERS

This letter comments on lawsuits happening around real estate agent commissions, and the homebuyers who suffer most.





FUNDS IN ACTION



AIME Leadership with Lobbying Firm, Forbes Tate Partners

In 2023, our fundraising efforts for the Broker Action Coalition surpassed **\$1.5 million dollars** in contributions and donations, triple the amount of 2022's efforts. Every cent raised is 100% dedicated towards advocacy efforts; **none of these funds go towards AIME's costs, fees, or salaries**. Below, we break down where our funds are going, and why we must continue fundraising efforts:

Funds Raised for the Broker Action Coalition

 **\$1.5M**

Fees for
lobbying partnerships

Creation of new campaigns

Training State Captains

Creating Campaign materials

Organizing Committees

Supporting current campaigns
& operation fees

Building housing
partnerships

Commissioning
independent studies

Travel expenses for
in-person meetings



STATE CAPTAINS



STATE CAPTAINS



90 of AIME's State Captains with AIME Leadership at the US Capitol Building on National Mortgage Brokers Day 2023

In **April 2023**, AIME launched its **State Captains** initiative, gathering **100** of AIME's most prominent community members together to represent **44 states** and **Puerto Rico**, mobilizing AIME's advocacy efforts and enacting positive change on a state-by-state level.



Thousands of members.
Dedicated champions in every state.
One powerful voice.

STATE CAPTAIN DUTIES

- Conduct monthly meetings for state members and advocates to attend
- Meet with local legislators
- Participate in local legislature
- Organize local advocates for education and action initiatives

- Update & organize the local community
- Spread awareness for AIME campaigns
- Bring new state-level issues to AIME for new initiatives & campaigns
- Keep in-state advocates up to date on state and national issues



SCAN TO
LEARN
MORE



STATE CAPTAINS

CREATING LOCAL & NATIONAL IMPACT

Our State Captains have taken it upon themselves to organize local advocate meetings, testify at their State Departments, and to meet with their local policymakers and Congress legislators. Here are just a few of the many local actions taken by our State Captains.



Andrew Wilson | Kentucky

Met with Rep. Michael Meredith, Chair of KY Banking & Insurance Committee



Robert Mahaffey | Ohio

Visited by Congressman Warren Davidson for a Meeting at his Brokerage

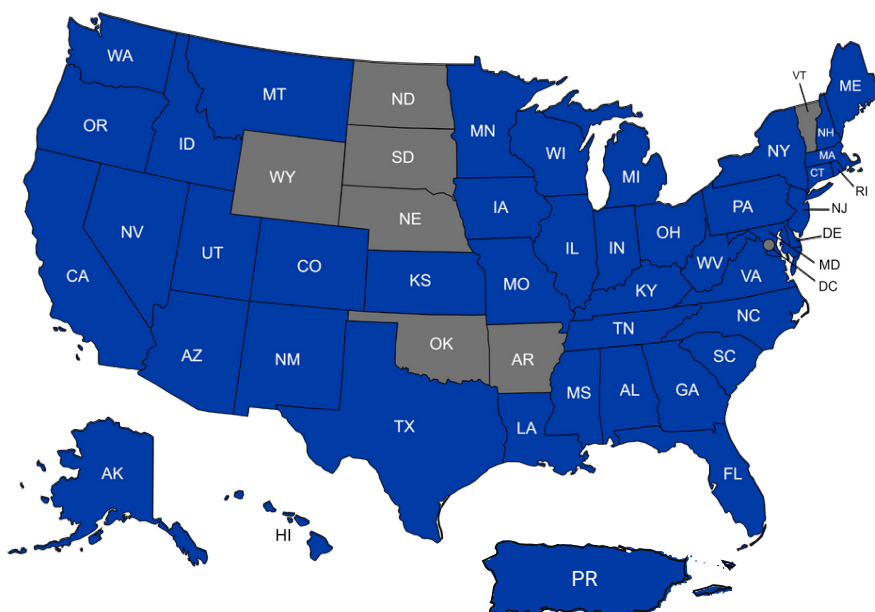


Laura Ray & Joseph Dionne | Florida

Met with District Leaders of the VFW in Florida

MAP OF STATE CAPTAINS COVERAGE

There are few places in the country where our State Captains don't have direct influence. We aim to have total coverage by the end of 2024, with only a few states still remaining.





ONMBD

NATIONAL MORTGAGE BROKERS DAY

NMBD

NATIONAL MORTGAGE BROKERS DAY

National Mortgage Brokers Day (NMBD) takes place annually on **July 18th**, celebrating independent mortgage brokers across the country by spreading broker community awareness, advocacy for the broker channel, and education of homebuyers the benefits of working with mortgage brokers.



President of Advocacy Brendan McKay and CEO & Chairman Katie Sweeney presenting to State Captains

NMBD FLY-IN EVENT

On NMBD 2023, 100+ of AIME's State Captains and community members participated in a fly-in event, traveling to Washington DC, where they participated in an intense, full day of Advocacy training from members of Congress, Financial Services staff, world-class housing lobbyists, and AIME Leadership.

TRAINING DAY

AIME's appointed State Captains each traveled in to represent their states on Capitol Hill, to hone their advocacy skills, gain understanding and experience with Congressional legislation, and sought to make meaningful connections on Capitol Hill, making them more effective in their roles.



AIME's State Captains in attendance, brushing up their skills before their Congressional meetings.



LEARN MORE ABOUT NMBD 2023

NMBD

NATIONAL MORTGAGE BROKERS DAY

100+ STATE CAPTAINS & COMMITTEE MEMBERS ATTENDED 51 CONGRESSIONAL MEETINGS

Applying their new training into practice the very next day, AIME's State Captains met with **36** members of Congress (and their offices) during **51** meetings to discuss the current priority issues of the Broker Action Coalition (BAC). The training and the meeting proved worth their efforts, as a total of **12 Congressional Co-Sponsors** signed on to the bills that the State Captains brought to these legislators' attention. These meetings also led to the development & introduction of a new Veteran-focused bill.



The 12 Congressional Co-Sponsors who joined following State Captains' Congressional meetings

NMBD BAC RECEPTION

The NMBD BAC Reception ended the fly-in event, supporting countless further opportunities for brokers to build relationships with legislators to spread awareness of the issues facing the mortgage industry and future homebuyers. Key members of Congress also attended, representing the most influential policymakers in the housing industry. Multiple members of the **House Financial Services Committee**, which is responsible for many aspects of legislation that directly impact the housing industry, were in attendance.





July 18

STATE CAPTAIN CONGRESSIONAL MEETINGS

Rep. Rob Wittman (R-VA-1)	Rep. Susie Lee (D-NV-3)	Rep. Nydia Velázquez (D-NY-7)
Rep. Mark Amodei (R-NV-2)	Rep. Alex Mooney (R-VA-2)	Rep. Gregory Meeks (D-NY-5)
Rep. Mike Kelly (R-PA-16)	Rep. Kathy Manning (D-NC-6)	Rep. Chris Pappas (D-NH-1)
Rep. Brittany Pettersen (D-CO-28)	Rep. Vicente Gonzalez (D-TX-34)	Rep. Marilyn Strickland (D-WA-10)
House VA Committee	Rep. Bill Keating (D-MA-9)	Rep. Earl L. "Buddy" Carter (R-GA-1)
Majority John Bell (R-NC-10)	Rep. Gabe Vasquez (D-NM-2)	Rep. Nancy Mace (R-SC-1)
Rep. Nikema Williams (D-GA-5)	Rep. Mike Levin (D-CA-49)	Rep. John Curtis (R-UT-3)
Rep. Lisa McClain (R-MI-9)	Rep. Roger Williams (R-TX-25)	Rep. Julia Letlow (R-LA-5)
Rep. Byron Donalds (R-FL-19)	Rep. Frank Pallone (D-NJ-6)	Rep. Brian Mast (R-FL-21)
Rep. Steny Hoyer (D-MD-5)	Rep. Warren Davidson (R-OH-8)	Rep. Lisa Blunt Rochester (D-DE-At Large)
Rep. Lou Correa (D-CA-46)	Rep. Mary Peltola (D-AK-At Large)	Rep. Andrea Salinas (D-OR-6)
	Rep. Garret Graves (R-LA-6)	

ADVOCACY RECEPTION ATTENDEES

House Majority Whip Rep. Tom Emmer (R-MI-6)	NRCC Chairman Richard Hudson (R-NC-9)	House FSR Chairman Patrick McHenry (R-NC-10)
Rep. Warren Davidson (R-OH-8)	Rep. Andy Barr (R-KY-6)	Rep. Nikema Williams (D-GA-5)
Rep. Brittany Pettersen (D-CO-7)	Rep. Sheila Cherfilus-McCormick (D-FL-20)	Rep. Josh Gottheimer (D-NJ-5)
Rep. Joyce Beatty (D-OH-3)	Rep. Mike Bost (R-IL-12)	Rep. Gregory Meeks (D-NY-5)
Rep. Blaine Luetkemeyer (R-MO-3)	Rep. Ann Wagner (R-MO-2)	Rep. Emanuel Cleaver (D-MO-5)
	Rep. Jim Himes (D-CT-4)	

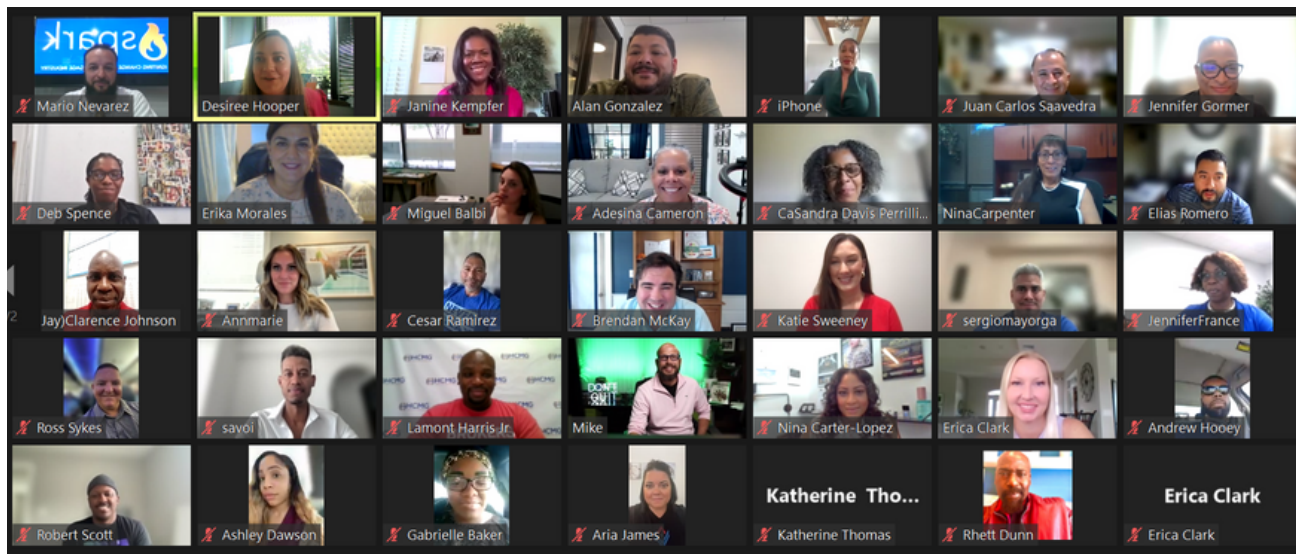


MEMBERSHIP INITIATIVES



The **Spark Small Business Grant Program** is dedicated to providing opportunities for mortgage professionals interested in becoming Broker Owners in the Wholesale mortgage industry. The goal is to provide additional resources to better equip new Wholesale Brokers with the tools they need to set up a successful independent mortgage business. Spark also provides additional supports from the AIME and Broker community, to help the recipients build sustainable business models for any market environment.

SPARK CLASS OF 2023



The Spark Small Business Grant class of 2023 with AIME Leadership

In 2023, AIME surpassed **300** small business grants awarded, allowing for over 300 **Military**, **Minority**, and **Women**-owned brokerages to open their doors and provide their services to their unique and underserved communities.



SCAN TO LEARN MORE

AIME COMMITTEES



ADVOCACY & OUTREACH

To **support** and **protect** unique groups of homeowners nationwide by providing education, resources, and opportunities to homebuyers and families while working to eradicate discriminatory or predatory lending practices.

Accomplishments

- Actively working to create and provide resources to support their homebuyers
- Members testified for the Disabled Veteran Tax Exemption in their home states



MEMBERSHIP & EDUCATION

To **educate** and **elevate** the Wholesale community towards being the best option for homebuyers across the entire spectrum of needs & requirements, ensuring that independent mortgage brokers are the most inclusive, cost-effective, and ethical way a person can buy a home.

Accomplishments

- Collaborated with various military bases and CVS0 groups for Active Duty and Veteran education
- Actively working to create and provide resources to educate the broker community



CHANNEL DEVELOPMENT & IMPACT

To **grow** and **empower** the entire wholesale channel by recruiting more diverse groups of people into the wholesale mortgage industry by providing grants, education, guidance, and mentorship to more women, minorities, and Veterans.

Accomplishments

- Reached 15,000+ college students and Retail LOs with Wholesale mortgage career training
- Spreading awareness of Wholesale as a career option in schools and military bases

COMMITTEE MEMBERS

ADVOCACY & OUTREACH

Advocacy

Chairman
Jerry Robinson
Vice Chairman
Cheryl Dempsey
Members
Lindsay McCoy Sills
Kristin O'Neill
John Councilman
George Burkley
Jon Lewandowski

Hispanic Homeownership

Chairman
Amorette "Moe" Hernandez
Vice Chairman
Andres Munar
Members
Brittanie Dierlam

Black Homeownership

Chairman
Whitley Cooper
Vice Chairman
Arlicia Jones
Manager
Brandon Forney
Members
Tanya Palmer-Lodge
Janine Kempfer
Nike Ojo

Veteran Homeownership

Chairman
Gay Veale
Vice Chairman
James Mercado
Manager
Brian Shields
Members
Matt Titel
Elizabeth Cassidy

MEMBERSHIP & EDUCATION

Ethics

Chairman
Andy Treno
Manager
Susan Wiesner
Members
Todd Allen
Christopher Griffith
Tina McKay

Engagement & Support

Chairman
Skylar Welch
Vice Chairman
Melissa Puckett
Manager
Scott Phippen

Members
Stephanie Willingham
Michelle Chretien
Chad Cattani
Jeremy Hickok
Aria James

Learning & Development

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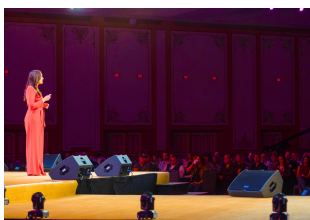
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AIME's **Fuse National Conference** is the largest annual gathering of wholesale mortgage professionals. At Fuse 2023, we provided two advocacy panels to attendees, a conference-wide fundraising event, and three hands-on Summits. Featuring over 24 hours of hands-on education, Fuse 2023 provided tangible resources to empower mortgage brokers to better serve more underrepresented groups of homebuyers across the country.



Brokers Win Together:

Keynote, AIME Chairman & CEO Katie Sweeney

Katie Sweeney broke down how our community is supporting homebuyers nationwide, and how we're taking our advocacy efforts are the future of mortgage.



BAC from Capitol Hill:

The Broker Influence on National Policy

In this session, we showed the impact our community has on national housing policy decisions, and sharing how brokers are shaping the legislative landscape.



Empowering Accessible Homeownership:

The Disabled Veterans Tax Exemption

Our advocacy leaders broke down the strategy, goals, and wins from this initiative, and showed attendees how they can support Veteran homebuyers in their state.



WMN SUMMIT

Hosted by AIME VP of Outreach Jamie Cavanaugh, attendees learned to empower female borrowers with comprehensive education.



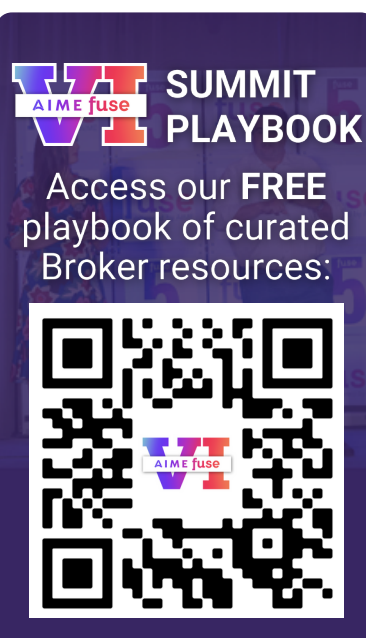
DIVERSITY SUMMIT

Hosted by AIME VP of Impact Janine Kempfer, attendees received resources to better serve more diverse homebuyers.



VA SUMMIT

Hosted by AIME VP of Education Mike Cox, attendees learned to empower, educate, and support Veterans in need.



HOMEBUYER RESOURCES

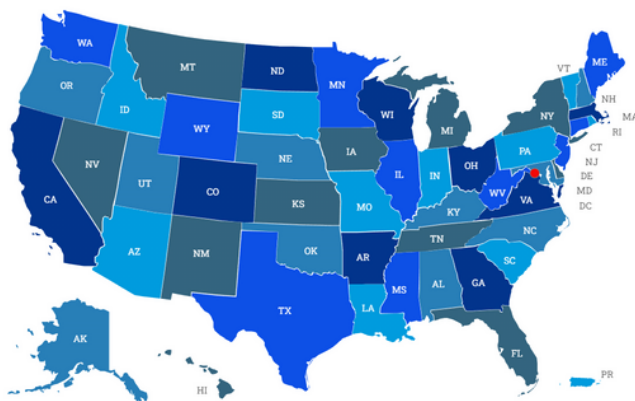
Access the **free** resources we created in-house to assist diverse groups of homebuyers.

In 2022, AIME launched its consumer-facing website, **BrokersAreBetter.com**, with the goal of providing hopeful homebuyers with the free resources they need to achieve homeownership. Throughout 2023, we created individual homeownership centers to cater to the needs of unique groups of homebuyers.



DOWN PAYMENT ASSISTANCE PROGRAM MAP

Access our interactive map of all available Down Payment Assistance (DPA) Programs, broken down state-by-state. These DPA Programs exist to make homeownership possible for many homebuyers, yet brokers have extremely limited access to the programs homebuyers deserve.





2024 ADVOCACY FORECAST

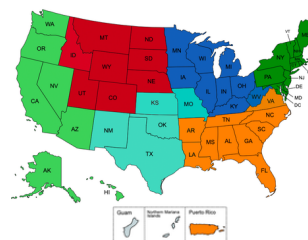
2024 FORECAST

2024 ADVOCACY GOALS

1

Launch the **Regional Captains Program** (Q1 2024)

Following the resounding success of our State Captains program, we will appoint **Regional Captains** to represent, organize, and lead multiple states as they're split into 5 definitive groups representing all of the US, Guam, and Puerto Rico.



2

Launch **Military Action Coalition (MAC)** (Q1 2024)

The **Military Action Coalition (MAC)** will spark lasting change for Active Duty Servicemembers and Veterans by championing state and national legislation, providing homebuying resources and classes, facilitating job training and small business grants, and more.



Sign up for updates at
MILITARYACTIONCOALITION.COM

3

Advocacy in Action: DC Fly-In Event (Q2 2024)

State Captains, Regional Captains, Member Committees, and other members of the AIME community will participate in the second-annual fly-in event in Washington, DC in Spring, 2024. More training, more meetings, and more legislative change on Capitol Hill.



4

National Mortgage Brokers Day 2024 (July 18)

NMBD in 2024 will celebrate our local community leaders and AIME State Captains, encouraging the spread of awareness about Brokers protecting and serving their local communities and homebuyers.



JOIN & CONTRIBUTE

Help us help more people. Join and support the fastest-growing broker advocacy moment in the entire wholesale industry.

Support the BAC



It takes just **seconds** to join, and takes seconds to take actions on our dozens of active advocacy & lobbying campaigns. Join the BAC to easily stay up to date and participate in all of our advocacy efforts.

Support the
BAC

Learn More About the BACPAC



Grant mortgage brokers the most political influence possible by learning more about the Broker Action Coalition Political Action Committee (BACPAC).

Sign up for
the BACPAC

Become an AIME Member



Paid AIME membership grants you the resources to elevate your wholesale mortgage business, and your membership directly supports all of our advocacy efforts.

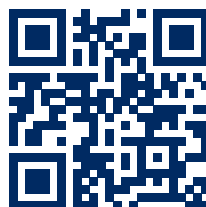
Membership

View All Advocacy Campaigns



View, learn more, and take actions on all of the Broker Action Coalition (BAC)'s campaigns.

View
Campaigns



**SCAN TO
LEARN MORE**



SPECIAL THANKS TO TOP DONORS

Individuals who donated \$1,000+

Thomas Ahles	Joseph Dionne	Kelvin Oliver	Jason Sharon
Joe Almeida	Jonathon Haddad	Renata Paluch	Samantha Shelton
Tim Arrington	Paige Hernandez	Sam Parker	Brian Shields
Bryan Atwood	Wesam Hijazin	Kevin Peranio	Phil Shoemaker
Wade Betz	Richard Hunt	Eduardo Perez	Major Singleton
David Boye	Janine Kempfer	Russell Petty	Kurt Strandson
Corrina Carter	Jeff Leinan	Paul Pratt	Frederick Stringham
Anthony Casa	Anthony Lombardo	Majed Qminacci	Brian Sweeney
Elizabeth Cassidy	Lisa Lund	Kris Radermacher	Harish Tejwani
Gordon Chin	Fannie Mae West	Mike Rankin	David Temko
Steph Christianson	Brendan McKay	Laura Ray	Andy Treno
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Hanh Dao	Kristin O'Neil	Gerald Robinson	Chris Vinson
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Emmett Dempsey	Danielle Olbrantz		

Partners and Companies who donated \$5,000+

The Loan Store	\$300,000	EPM	\$9,250
UWM	\$100,000	Floify	\$7,500
Change Wholesale	\$25,000	E Mortgage Home Loans, Inc	\$6,000
Class Valuation	\$25,000	Empire Home Loans	\$5,750
Edge Home Finance	\$21,245	C2 Financial Corporation	\$5,625
Windsor	\$14,775	Moto Financial Group LLC	\$5,350
UMortgage	\$14,425	Epoch Lending	\$5,200
McKay Mortgage Company	\$11,100	My Credit Guy	\$5,150
Gold Star Wholesale	\$10,000	ARIVE	\$5,100
HomeTrust Financial	\$10,000	Future Home Loans	\$5,050
Lock It Lending	\$10,000	Coastal Breeze Processing	\$5,000
a Mortgage Boutique	\$10,000	Next Door Lending LLC	\$5,000
NewFi Wholesale	\$10,000	PRMG	\$5,000
Surefire	\$10,000		



THANK YOU



www.aimegroup.com/advocacy



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