

**Here is a sample of how your MMLA PAC Week schedule could go:**

**Monday:** Welcome to the MMLA's MORBANPAC Week! We hope you will learn more this week about what MORBANPAC is and why it's so important to our industry. You'll be receiving a "PAC FACT" each day.

**Don't forget to give **Contact person** \$10 to dress casual for two weeks and voting is open for the Cutest Guardian Pet Contest – photos are in the **break room**!**

- **PAC Fact #1** – MORBANPAC is the non-partisan political action committee of the Michigan Mortgage Lenders Association (MMLA). It operates at the state level to support elected officials and candidates whose philosophies and positions support the real estate finance industry. MORBANPAC is completely independent and bipartisan. State candidates and elected officials are judged strictly on their merits.
- MORBANPAC's funding consists entirely of voluntary contributions from people interested in the real estate finance industry.
- MMLA's Legislative Committee works closely with Karoub Associates, our legislative consultants, to make the most of our PAC donations.
- Individual member contributions to MORBANPAC help us to maximize our impact on state government.
- MORBANPAC is a valuable tool in our fight to protect the real estate finance industry... a donation from MORBANPAC conveys a message to candidates and elected officials from our industry of united support.

*"Alone we can do so little; together we can do so much." —Helen Keller*

**Tuesday:** Participation in MORBANPAC week means you are making an INVESTMENT in YOUR FUTURE, you are not making a donation to a distant cause. Think of your contribution to the industry PAC in the same way that you view your contributions to your own retirement accounts – as an investment in YOUR OWN future.

**Start your day right! **Burger King's breakfast sandwiches** provided for a \$3 donation to the PAC.**

**PAC Fact #2** – The goals of the MMLA are:

- To be the preeminent Association representing the real estate finance industry in the State of Michigan.
- To be the voice representing the interests of the real estate finance industry and the consumers we serve to regulators and the Michigan legislature.
- To have a membership that creates an environment for an efficient, profitable real estate industry which provides the lowest possible cost of credit for home buyers and other real estate borrowers.
- To have a membership that is dedicated to the highest standards of professional service and which promotes sound and ethical business practices.

- To provide educational programs that keep members informed of evolving regulations, technology and general business practices. To support consumer education through community outreach programs and the media.
- To provide opportunities for the membership to engage in meaningful business discussion and social interactions.

*"We cannot accomplish all that we need to do without working together." - Bill Richardson*

**WEDNESDAY:** The willingness to participate is just as important as the amount you can contribute. EVERY dollar is appreciated – not just large contributions (although they love those, too😊).

**Stop by **contact's** desk to purchase raffle tickets, \$1 each, to win:**

- Restaurant gift cards
- Being able to leave 30 minutes early on a Friday

**PAC Fact #3** - The MMLA Mission Statement: To create value for all members by providing effective legislative and regulatory advocacy, practical resources, and quality education while fostering an active network and knowledge exchange.

*"Individual commitment to a group effort--that is what makes a team work, a company work, a society work, a civilization work." -Vince Lombardi*

**THURSDAY:**

**Start your day off right with **Big Apple bagels/pastries** breakfast for a \$3 donation to the PAC.**

**PAC Fact #4-** More than 1600 individuals from mortgage banking firms, brokers, commercial banks, savings banks, credit unions, mortgage professionals, investors, insurance companies and others providing products and services to the mortgage industry are experiencing the advantages of membership in the Michigan Mortgage Lenders Association.

Since 1929, the MMLA has provided the real estate finance industry access to the Legislature and state regulatory agencies to help produce and maintain the type of legislation and regulatory climate that permits lenders to fully meet the real estate financing needs of Michigan residents.

*"When you do nothing, you feel overwhelmed and powerless. But when you get **involved**, you feel the sense of hope and accomplishment that comes from knowing you are working to make things better." - Unknown*

**FRIDAY:** The MORBANPAC strength lies in our collective involvement. **All of us** - from administrative staff to directors and executive officers- **have a stake in the future** viability and competitiveness of our industry. That future is determined largely by the legislature and we must all get involved to support and defend our positions against a growing list of competing interests.

**WINNERS of the Raffles AND contests will be named this afternoon!!**

**PAC FACT #5** - 100% of your MORBAN PAC dollars go directly to candidates. These funds help give the MMLA an effective voice in Lansing by providing support to those elected candidates who understand our challenges and are committed to protecting our industry. Contributions to the MORBANPAC are NOT tax deductible as either a business expense or as a charitable contribution.

*"You must get involved to have an impact. No one is impressed with the won-lost record of the referee." – Napoleon Hill*