



About the Virginia Mortgage Lenders Association (VMLA):

- The VMLA is a trade association composed of mortgage lenders, brokers and affiliated industry associates.
- The association is dedicated to the preservation and improvement of the mortgage lending system.
- The VMLA Board of Directors encourages its members to use sound and ethical business practices in the making, marketing and servicing of mortgage loans.

Issues of Importance to the VMLA:

- **Federal mortgage lending issues, including:**
 - Fair lending and HMDA implementation;
 - “Regulation by Enforcement” by the CFPB;
 - Expanding affordable housing and access to credit;
 - TILA-RESPA implementation;
 - SAFE Act licensing changes; and
 - The future of loss mitigation;
- **State issues, including:**
 - Promoting consistency between federal regulations and state law;
 - Support changes to outdated licensing requirements;
 - Opposing further regulation over the foreclosure process.

Thank you for your continued support of Virginia’s Mortgage Lending Industry.

For further information, please contact:

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