



P. O. Box 8891, Toledo, OH 43623

mbanwo@outlook.com

You are invited
to become a member of
Mortgage Bankers Association
of Northwest Ohio

MISSION STATEMENT

The purpose of the association is to promote the welfare and success of the member companies, to improve their interaction within our industry and service to the northwest Ohio community.

We shall endeavor to provide continuing education and compliance awareness with all local, state, and federal laws pertaining to the industry to enhance the professional growth and development of our members.

We shall recognize the obligation for our members to act in accordance with the highest standards of business ethics, including, but not limited to the Mortgage Bankers Association Cannon of Ethics.

We shall support and encourage our membership to engage in fair, affordable housing initiatives that will promote homeownership for all segments of the community.



A LITTLE HISTORY...

MBA/NWO began in Toledo in 1988. The membership year runs from January through December. We are a non-profit unincorporated association.

Monthly meetings are generally scheduled for the third Tuesday of each month, with the exception of June, July, August, and December. Programs feature speakers of interest ranging from current industry events happening in Northwest Ohio and the mortgage and financial industry. Longer education programs may be scheduled when current topical information occurs.

The annual inauguration of officers and directors is a banquet held in January. An award is given in honor and memory of William Hodupp, one of the pioneers of independent mortgage banking in Toledo.

Several other special events, primarily social in nature, are scheduled throughout the year. The annual golf outing is named for Red Barron, one of the association's founders and the first president. A guest bartender night and wine tasting event have also been popular events to raise money for charities. UT tailgate parties, chartered river cruises, and the Lights Before Christmas at the Zoo have been other fun events held in the past.

MORTGAGE BANKERS ASSOCIATION *of* NORTHWEST OHIO

P. O. Box 8891 Toledo, OH 43623

www.mbanwo.com

2025

OFFICERS

President	Jeremy Davis F&M Bank
Vice President	Cathy McGuire McGuire Group Insurance Agency
Secretary	Alma Fesh First American Title Agency
Treasurer	Todd Roth Huntington Bank

DIRECTORS

Two-year term	Rhonda Ball Fifth Third Bank
	Mike Beeler Louisville Title Agency
One-year remaining of two-year term	Josh Erd Midwest Insurance Partners
	Jessica Short F&M Bank
Immediate Past President	Todd Roth Huntington Bank
Administrator	Christi Marino mbanwo@outlook.com



MEMBERSHIP CATEGORIES

LENDER / VOTING MEMBER

Any lender organized as a legal entity to do business in the State of Ohio who is engaged in originating, buying, selling, and/or servicing real estate mortgage loans. The company is the member, and any interested employee may participate.

Annual dues	\$ 300
(Payable annually or upon approval of membership; dues may be prorated for the membership year.)	

ASSOCIATE MEMBER / NON-VOTING

Any legal entity organized to do business in the State of Ohio whose functions compliment and provide services for mortgage lenders such as (but not limited to) appraisers, title companies, surveyors, private mortgage insurers, fire and casualty insurance and/or agents, real estate brokers, attorneys, accountants, educators.

Annual dues	\$ 275
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REALTOR ASSOCIATE MEMBER / NON-VOTING

An individual licensed Realtor in the State of Ohio whose function compliments mortgage lenders and who is also a member of the Toledo Regional Association of Realtors.

Annual dues	\$ 175
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MORTGAGE BANKERS ASSOCIATION of NORTHWEST OHIO

Application for Membership

Lender

Associate

Realtor Associate

Name of Applicant (Company) _____

Date organized _____ Corporation Partnership Other _____

Type of business _____

REGULAR MEMBERS (Check any that apply) Bank Credit Union Mortgage Banker Mortgage Broker

FNMA Seller/Servicer FHLMC Seller/Servicer FHA Mortgagee VA Mortgage

Origination Servicing Investing Support/Supplier Service N/A

Business address (if addition area branches, attach) _____ Phone _____ FAX _____

Street address _____

City, State, Zip _____ email address (attach additional sheet for additional email names/address) _____

Billing instructions: _____

Name(s) of owners/managing officers	Title/position	How long in organization/industry	% Ownership
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Number of employees _____

Is your firm a member of the Ohio Mortgage Bankers Association Yes No N/A

Member of the following industry related organizations: _____

Has your firm, or any Officers of your firm, ever been suspended by FNMA, FHLMC, FHA, VA, or GNMA?

No Yes – if YES, explain fully by letter

Does applicant own and/or control, or is it owned and/or controlled by, or is it a subsidiary or affiliate of any other mortgage company, financial institution, construction or home building company or any other group? No Yes – if YES, explain.

Have any of your officers or has your firm been involved in bankruptcy, insolvency, made assignment for benefit of creditors, or been indicted for or charged publicly with fraud or misrepresentation. No Yes (if YES, explain fully by letter)

Industry references: Company	Contact person/information
_____	_____
_____	_____
_____	_____

Enclosed Annual Membership Dues (proration considered) \$ _____

APPLICATION SUBMITTED BY: _____ (signature) _____ (printed name)

TO BE COMPLETED BY MBA/NWO BOARD -----

Member Sponsor (name and company) _____

Date Application Received _____ By _____

Board Approval: _____ Date: _____

Secretary/Officer



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MEMBERSHIP DUES 2025

PAYMENT OPTIONS

(1) PAY BY CHECK # _____

(2) [PAY ONLINE BY CHARGE CARD](#)

OR Amount of payment authorized: \$ _____

Lender \$300 Associate \$275 Realtor Associate \$175

Type of account: MC VISA AM EXPR DISCOVER

Account Number _____

Expiration date _____ / _____ Security code (3 or 4 digits) _____

Name on credit card _____

Company _____

Billing address _____

Phone _____

Email _____

[PAY ONLINE](#)

Mail check or charge card authorization to the post office box address,
or email cc authorization to mbanwo@outlook.com

***Don't forget to include your (a) Membership Application, and
(b) a list of your company's contact names with email addresses.***