



What the New White House Executive Orders Mean for You

On March 13, 2026, the White House issued two Executive Orders (EOs) targeting housing affordability and mortgage access. One focuses on removing regulatory barriers to home construction. The other — Promoting Access to Mortgage Credit — is the one that directly affects how you do business. Here is what you need to know.

The Big Picture

The EO was framed around declining bank participation in mortgage lending — but it explicitly commits to promoting competition among lenders of all charter types. That language matters for brokers. It is a policy opening, not a guarantee, and NAMB is already working to make sure the rules that follow apply to the full market — not just banks.

What Is Good for Mortgage Brokers

TRID Relief	Reduces Penalty Risk	Replacing rigid timing rules with a materiality-based standard would reduce penalty risk on technical disclosure errors. NAMB is pushing to make sure this applies to all creditors — not just banks.
Appraisals	Cuts Costs & Time	Broader use of appraisal waivers, hybrid, and desktop appraisals speeds up closings and reduces costs — wins that flow directly to your borrowers.
E-Notes & RON	Less Friction	Cross-agency standardization on digital mortgage tools removes friction that hits brokers hardest — you work across multiple lender platforms with inconsistent requirements today.
QM Points-and-Fees	Helps Small Loans	The current cap structure penalizes brokers on lower loan amounts because your compensation counts against the cap. Relief here helps you serve more underserved borrowers.
Rescission Reform	Smoother Refis	Digitizing rescission and potentially exempting rate-and-term refis reduces operational overhead on broker-originated refi transactions.

What to Watch Closely

MLO Licensing	Uneven Playing Field Risk	The EO proposes eliminating duplicative licensing for bank-employed MLOs. If enacted without equal consumer protection standards, it creates a two-tiered system where bank MLOs face less burden than licensed brokers. NAMB is on this.
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Enforcement Rules	Nonbank Parity Needed	The shift toward correction-first supervision is good news — but it is currently aimed at bank examiners. NAMB is arguing this must apply equally to nonbank originators and state-licensed MLOs.
HMDA Relief	Monitor Fair Lending Impact	Small bank data exemptions could affect how broker-channel lending is analyzed in fair lending reviews. NAMB is watching closely.

What NAMB Is Doing Right Now

The comment period following these EOs is where the real work happens. NAMB is engaging early — before agencies define the scope of each rulemaking. Our priority targets:

- TRID materiality — ensuring rules say all creditors, not all banks
 - QM points-and-fees — documenting the impact on broker compensation with real data
 - Correction-first enforcement — arguing for parity with bank supervision standards
 - MLO licensing — ensuring any bank relief does not create a two-tiered system
 - Digital mortgage standards — broker channel has the most to gain from true standardization
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The Bottom Line

These EOs signal the Administration wants movement on mortgage reform — and NAMB intends to make sure brokers are at the table when the rules get written. This work connects directly to our ongoing advocacy: the ROAD to Housing Act, FHA MIP reform, and the Homebuyers Privacy Protection Act.

Stay engaged. We will keep you updated as rulemaking moves forward.