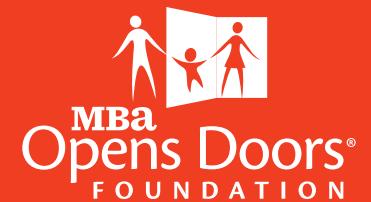




KEEPING FAMILIES IN THEIR HOMES 365 DAYS A YEAR

2025 ANNUAL REPORT



Our Families. Our Homes. Our Commitment.

Dear Opens Doors Friends and Donors,

In 2025, our industry came together to assure families with sick and injured children that we would be there for them during their most difficult times.

Against a backdrop of uncertainty in the market and mortgage rates that barely budged, lenders were forced to hold tight, doing what they could to keep their businesses steady. Despite an economic environment of ups and downs, caring for families in need of housing assistance remained a priority and a constant.

As leaders in the real estate finance industry, your commitment to the MBA Opens Doors Foundation mission never wavered. Your support remained strong, knowing that vulnerable families facing significant medical expenses were also bearing the brunt of the rising cost of basic necessities. You made sure they felt the generosity of our industry.

The 2025 Annual Report captures the stories of some of our courageous Opens Doors families. It also spotlights a new Disaster Relief Program for Children's Hospital Los Angeles that will be our model for a national program to assist families affected by natural disasters. We are also proud to shine a light on the hospitals and social workers with whom

we partner to make sure vulnerable families are cared for. None of this work would have been possible without the extraordinary contributions of our donors.

In 2025, we provided 1,869 grants and more than \$3 million in housing assistance to families caring for their critically ill or injured child. Since 2012, when we launched our Home Grant Program, we have awarded nearly \$29 million and exceeded 18,600 families helped through our Home Grant Program and our network of 13 children's hospitals in eight states and the District of Columbia. We've brought together more than 2,000 donors from every facet of the real estate finance industry.

Thanks to you, helping families with sick kids stay in their homes continues to be one of the most meaningful things our industry does together. Thank you for supporting the MBA Opens Doors Foundation.

Sincerely,

Debra W. Still
Vice Chairman
Pulte Financial Services, LLC
Chairman
MBA Opens Doors Foundation

Deborah E. Dubois
President
MBA Opens Doors Foundation



Our Story

In 2011, MBA, led by then-President and CEO David Stevens, created the MBA Opens Doors Foundation (Opens Doors). Joining Stevens in the creation of Opens Doors was his wife Mary Clarke Stevens and MBA member Daniel Arrigoni, then-President and CEO of US Bank Home Mortgage.

Committed to helping families around the country stay in their homes while a child is being treated for a critical illness or injury, Opens Doors soon launched its Home Grant Program in 2012 as a vehicle for providing mortgage assistance grants to vulnerable families with a child in treatment at an Opens Doors network hospital. The grant program allowed parents and guardians to be by their child's side during treatment instead of worrying about the stability of their home.

By the end of 2012, 37 grants were made to families through a relationship with Children's National Medical System, now Children's National Hospital, in Washington, DC. The relationship connected Opens Doors with social workers working directly with families in need. As frontline workers, it is the social workers who work tirelessly with families to identify support that provides financial relief to families burdened by enormous medical expenses. The relationship

with social workers provided an efficient way to identify families in need as potential grantees and to guide them through the application process.

Since 2012, more than 18,600 families have received nearly \$29 million in housing assistance grants.

In 2013, Debra W. Still, CMB, Vice Chairman of Pulte Financial Services, was named the Opens Doors Chairman of the Board and thus started a period of significant growth.

In 2014, the Foundation added rental assistance grants to broaden its reach and provide assistance to vulnerable families in danger of losing their rental homes because of the financial impact of caring for a child with complex medical needs. Today, the Opens Doors hospital network has grown to 13 hospitals in eight states and the District of Columbia.

In 2025, we provided 1,869 grants and more than \$3 million in housing assistance to families caring for their critically ill or injured child. In January 2025, Opens Doors launched its first-ever Disaster Relief Program, providing an additional \$100,000 to Children's Hospital Los Angeles to assist



families affected by the devastating wildfires in Southern California. The program serves as a model for future disaster relief programs.

To support our grant program, we brought together more than 2,000 donors from every facet of the real estate finance industry. Our work would not be possible without

the generous support of the Mortgage Bankers Association, which pays 100% of the Foundation's administrative and operational expenses, so that every dollar donated goes to a family in need of housing assistance. ■

OUR MISSION

National reach with local impact. MBA Opens Doors Foundation helps vulnerable families with a critically ill or injured child stay in their homes while a child is in treatment.



What We Do

One of the most trying times in a family's life is when a child is critically ill or has suffered a devastating injury. The toll is both emotional and financial and can lead to a destabilizing home life, especially when a family's home is placed in jeopardy.

Through our Home Grant Program, Opens Doors provides financial relief in a time of personal crisis. Since awarding our first grants in 2012, the Home Grant Program has quickly become a critical part of a family's support structure, especially when a parent or guardian must take unpaid leave to be with a child.

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In 2025, as the economy continued its wild ride and the real estate finance industry faced challenges and hard business decisions, families continued to face stubborn inflation, increases in the cost of necessities, and a lack of affordable housing. Families caring for sick or injured children who had annual incomes of less than \$60,000 found themselves bearing the brunt of these challenges. For yet another year, they found themselves weathering a different economy while enduring untenable hikes in the cost of treatment for their medically complex children.

Today, while the Foundation celebrates the work we do for vulnerable families, we know there is much more work to be done. Operationally, the Foundation stands on solid ground and continues to realize the benefits of a more strategically aligned revenue and expense model. We continue to innovate, adding more tools and technology to create efficiencies across departments and to maximize donor engagement.

OUR VISION

Supporting families across America. Our vision is a world where families with sick children receive mortgage or rental payment assistance while a child is in treatment, allowing parents and guardians to focus on the medical needs of a child rather than on a home in jeopardy.

Our online application system houses more than 40,000 data points and continues to evolve in ways that allow families and social workers to better share the arc of their medical journeys.

Our Annual Appeal, led by Chairman Debra Still, exceeded its goal, bringing in more than \$3.1 million, and our Annual Charity Wine Auction at MBA's Chairman's Conference cemented its status as a signature fundraising event, raising more than \$320,000 in a single night.

We also worked with dozens of companies and individuals on their own philanthropic efforts, allowing us to expand our reach and bring new companies and donors to our roster. It was abundantly clear, as it has been every year since our founding, that without the Foundation's many dedicated individual and corporate donors, the work we've done and the impact we have had would not have been possible. They join the Foundation's board of directors in providing financial support, organizing fundraisers, and building awareness of the Foundation's good work and the families we serve. ■



Today the MBA Opens Doors Foundation has awarded 18,695 grants to families from 50 states, the District of Columbia, and Guam, and disbursed more than \$28 million in housing assistance. Since establishing a relationship with Children's National Hospital in DC in 2012, 12 other care facilities have been added to the network, including:

- Akron Children's Hospital, Akron, OH
- Boston Children's Hospital, Boston, MA
- Children's Hospital Colorado, Aurora, CO
- Children's Hospital of Philadelphia, Philadelphia, PA
- Children's Hospital at Saint Francis, Tulsa, OK
- Cook Children's Medical Center, Fort Worth, TX
- Children's Hospital Los Angeles, Los Angeles, CA
- Lucile Packard Children's Hospital/Stanford Children's Health, Palo Alto, CA
- Massachusetts General Hospital for Children, Boston, MA
- Peyton Manning Children's Hospital, Indianapolis, IN
- Texas Children's Hospital, Houston, TX
- UCSF Benioff Children's Hospital, San Francisco, CA

AKRON CHILDREN'S HOSPITAL

AKRON, OH

Since 2016

592

grants and \$540,026 in housing support have gone to deserving families.

• • • •

BOSTON CHILDREN'S HOSPITAL

BOSTON, MA

Since 2016

2,584

grants and \$4,248,168 in housing support have gone to deserving families.

• • • •

CHILDREN'S HOSPITAL COLORADO

AURORA, CO

Since 2015

3,717

grants and \$5,628,225 in housing support have gone to deserving families.

• • • •

CHILDREN'S HOSPITAL OF PHILADELPHIA

PHILADELPHIA, PA

Since February 2020

1,028

grants and \$1,538,607 in housing support have gone to deserving families.

• • • •

CHILDREN'S NATIONAL HOSPITAL

WASHINGTON, DC

Since 2012

2,849

grants and \$4,675,678 in housing support have gone to deserving families.

• • • •

CHILDREN'S HOSPITAL LOS ANGELES

LOS ANGELES, CA

Since May 2016

510

grants and \$837,644 in housing support have gone to deserving families.

• • • •

CHILDREN'S HOSPITAL AT SAINT FRANCIS

TULSA, OK

Since April 2021

19

grants and \$17,455 in housing support have gone to deserving families.

• • • •

COOK CHILDREN'S MEDICAL CENTER

FORT WORTH, TX

Since 2016

963

grants and \$1,220,515 in housing support have gone to deserving families.

LUCILE PACKARD CHILDREN'S HOSPITAL

PALO ALTO, CA

Since 2016

3,208

grants and \$5,421,627 in housing support have gone to deserving families.

• • • •

MASSACHUSETTS GENERAL HOSPITAL FOR CHILDREN

BOSTON, MA

Since 2017

196

grants and \$330,340 in housing support have gone to deserving families.

• • • •

PEYTON MANNING CHILDREN'S HOSPITAL

INDIANAPOLIS, IN

Since April 2019

100

grants and \$88,174 in housing support have gone to deserving families.

• • • •

TEXAS CHILDREN'S HOSPITAL

HOUSTON, TX

Since 2016

1,964

grants and \$2,647,497 in housing support have gone to deserving families.

• • • •

UCSF BENIOFF CHILDREN'S HOSPITAL

SAN FRANCISCO, CA

Since March 2020

965

grants and \$1,668,095 in housing support have gone to deserving families.

• • • •

TOTAL GRANTS AWARDED

AS OF SEPTEMBER 1, 2025

18,695



Our History

2011

MBA Opens Doors Foundation, the charitable arm of the Mortgage Bankers Association, is created in order to help families with critically ill or injured children stay in their homes while their child is in treatment. MBA covers 100% of the operating expense.

2012

The Foundation partners with Children's National Hospital in Washington, DC and provides its first set of mortgage grants to 37 families with children in treatment at Children's National.

2013

Debra W. Still, CMB, former President and CEO of Pulte Financial Services, now-Vice Chairman, becomes Chairman of the Foundation's Board of Directors.

2021

The Foundation celebrates 10 years, growing the hospital network to 13. Limited time Pandemic Relief Grant Program offered, awarding nearly 1,000 grants for \$1.4 million.

2020

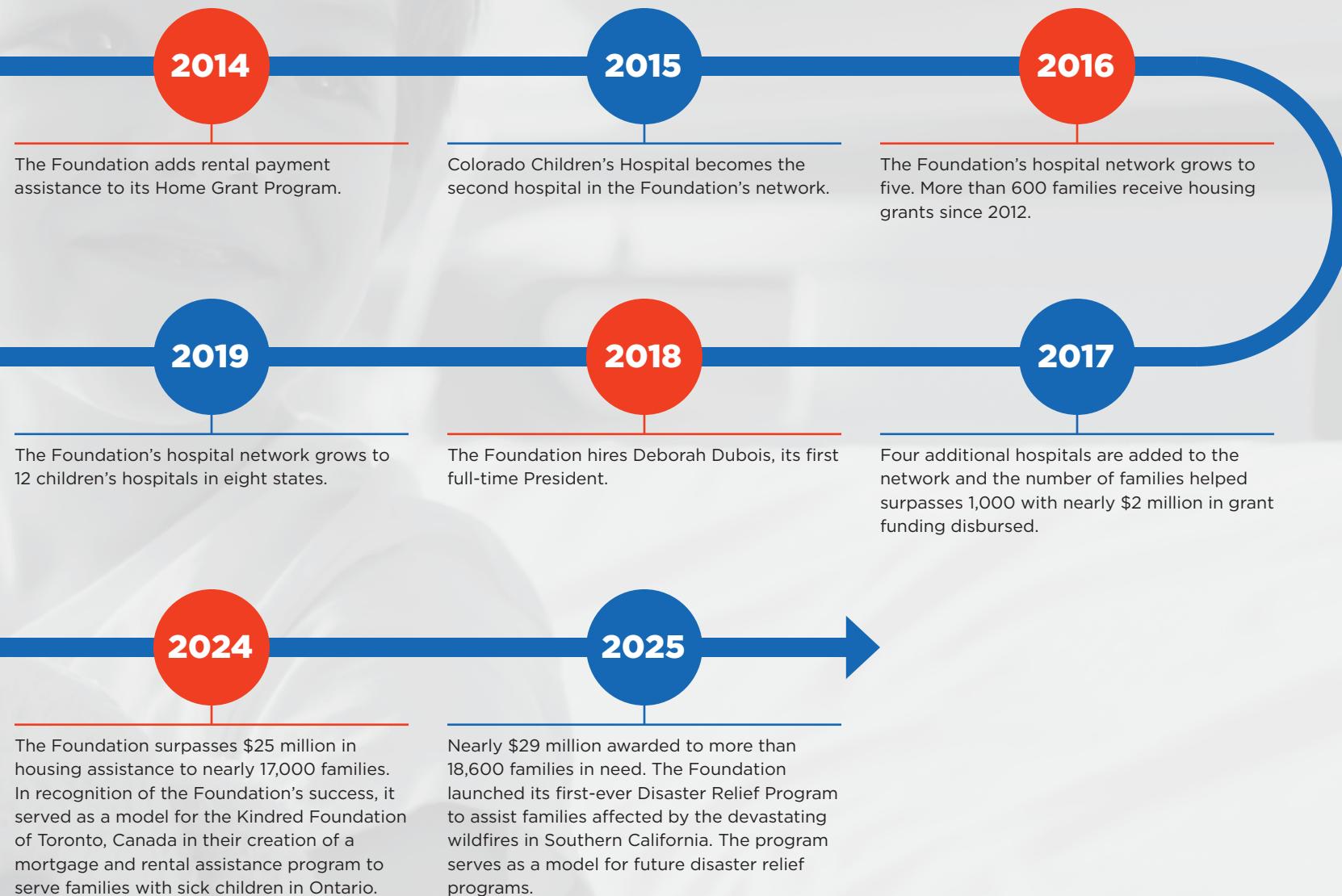
More than 5,000 families from 49 states, the District of Columbia and Guam are helped by the Foundation. More than \$7 million in grant funding is provided to families since 2012.

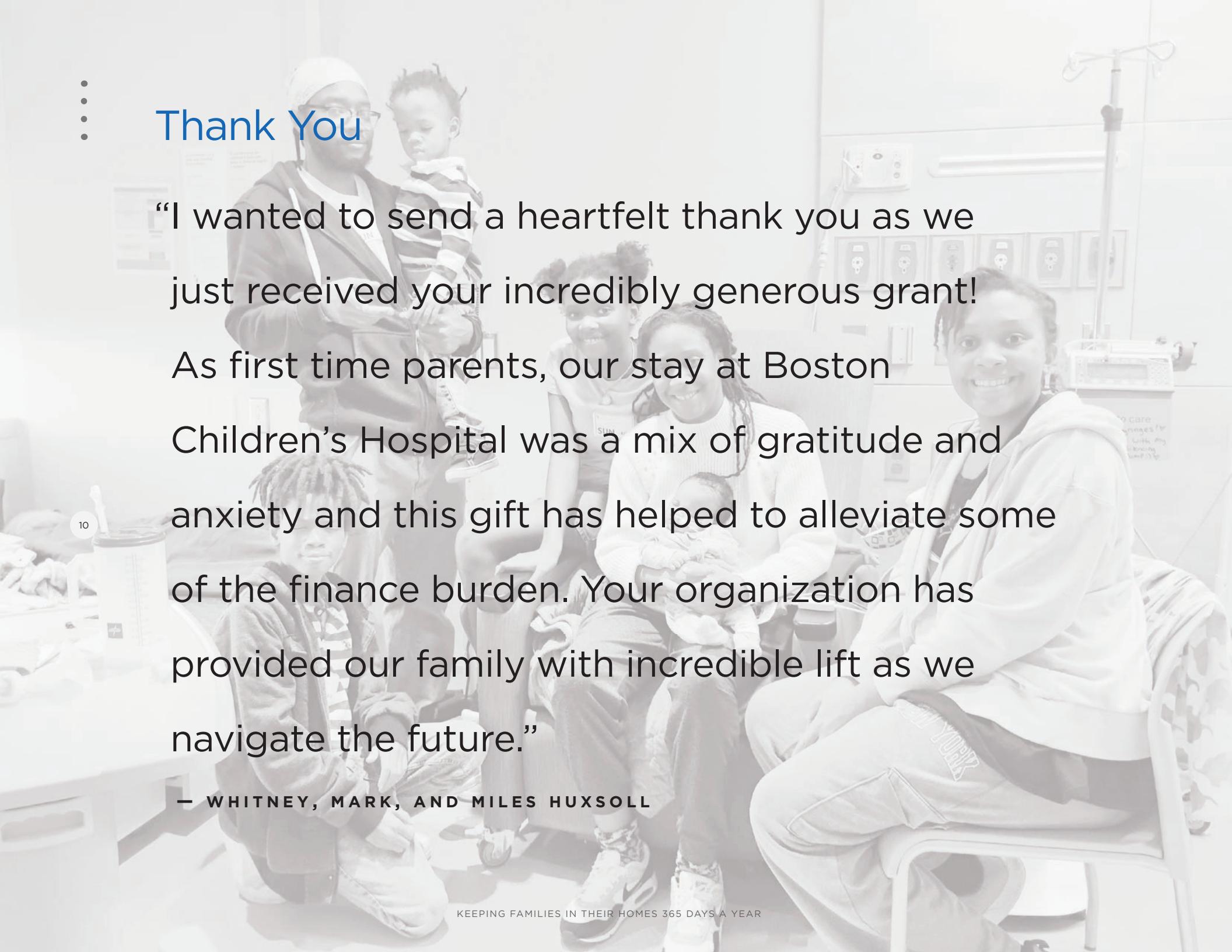
2022

The Foundation topped 10,000 families helped in 10 years and, for the first time, providing more than \$5 million in support in a single year.

2023

300 grants per month are awarded, with more than \$475,000 distributed monthly to families in need of housing assistance. The Foundation tops 15,000 families helped with more than \$23 million in support provided.





Thank You

“I wanted to send a heartfelt thank you as we just received your incredibly generous grant! As first time parents, our stay at Boston Children’s Hospital was a mix of gratitude and anxiety and this gift has helped to alleviate some of the finance burden. Your organization has provided our family with incredible lift as we navigate the future.”

— WHITNEY, MARK, AND MILES HUXSOLL



“My family has been fortunate enough to receive housing assistance from your Foundation’s Home Grant Program. We just wanted to say thank you for the help at such a painful and difficult time for our family. To just not have to think about one more thing right now is a godsend. God bless you and your team for all you do for so many.”

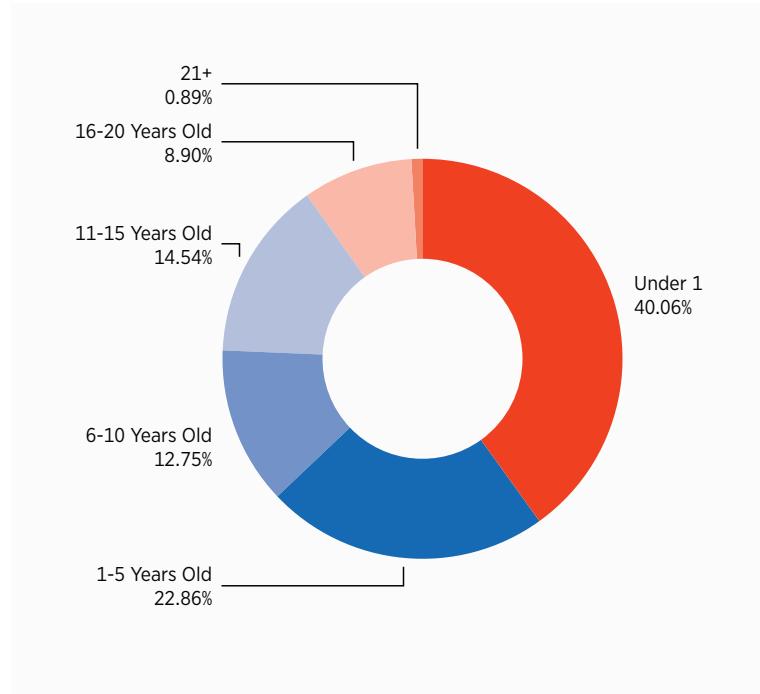
— FAMILY AWARD RECIPIENT

-
-
-

Our Families

A majority of MBA Opens Doors Foundation grants are awarded to families whose child is less than six years old. Overall, roughly 40% of grants have gone to families with a child under the age of one and about 63% are caring for a medically complex child under the age of six. ■

AGE OF CHILD ALL OPENS DOORS GRANTS





“Thank you for the generous \$2,000 contribution to our housing. My family moved from Brooklyn to Philadelphia so our son could receive the best health care from CHOP. When we moved, we had to give up our home of 10 years, our community, and our jobs. We don’t know anyone in Philly, and we don’t have any support. The generous housing funds your company provided for us has taken a huge weight off of our shoulders this month. Thank you from the bottom of our hearts.”

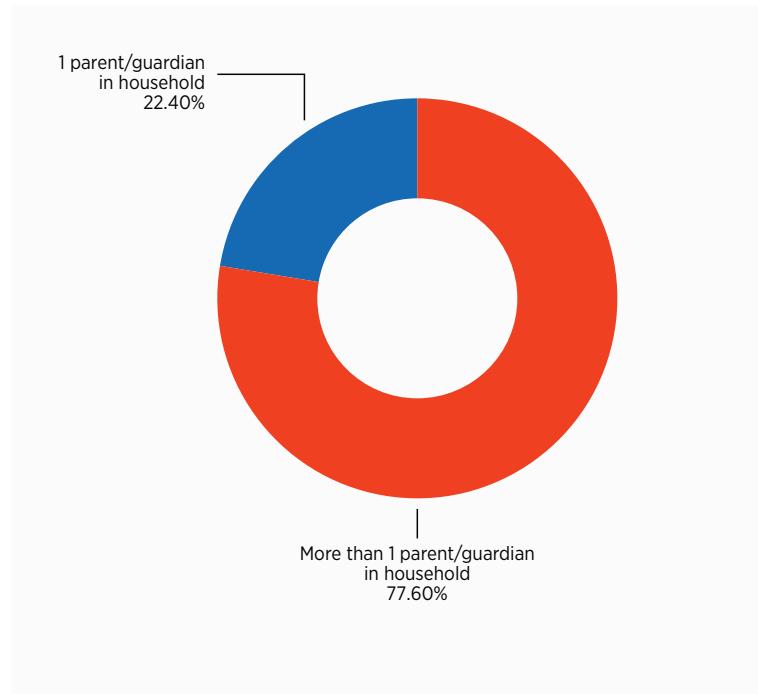
—CAYLA, GRANT & GEORGE BLEECHER

Our Families CONTINUED

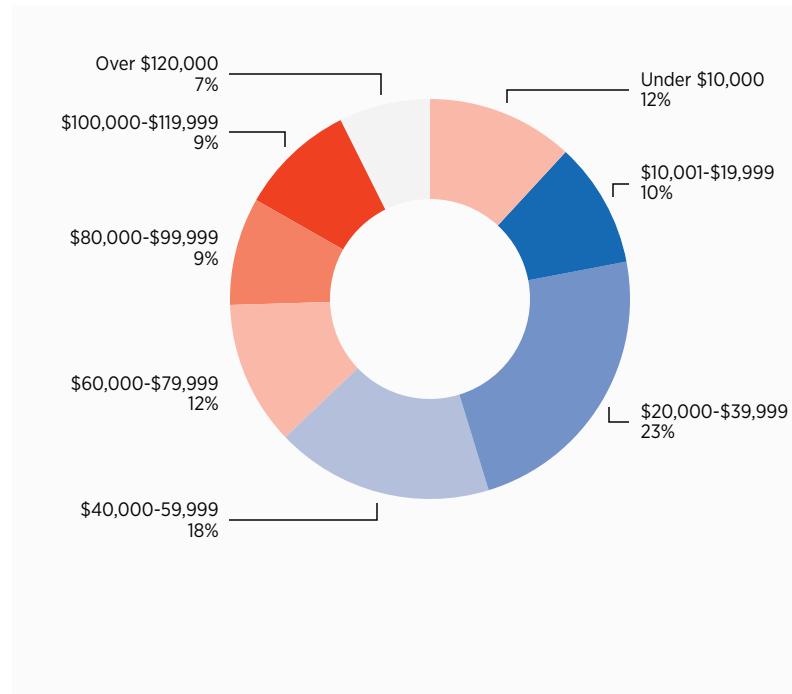
Being a single parent caring for a sick child can feel like carrying the weight of the world. The constant juggling of doctor's appointments, sleepless nights, and medical decisions are often unrelenting while the financial burden of caring for a child is borne alone. Typically, about 30% of Opens Doors families have one parent or guardian in the

household. Even in the case of a two-parent household, it's common for at least one guardian to be unable to work, or to take unpaid leave to care for their child. Over 40% of all grants awarded have gone to families with a household income of less than \$60,000. ■

SINGLE PARENT / GUARDIAN HOUSEHOLD

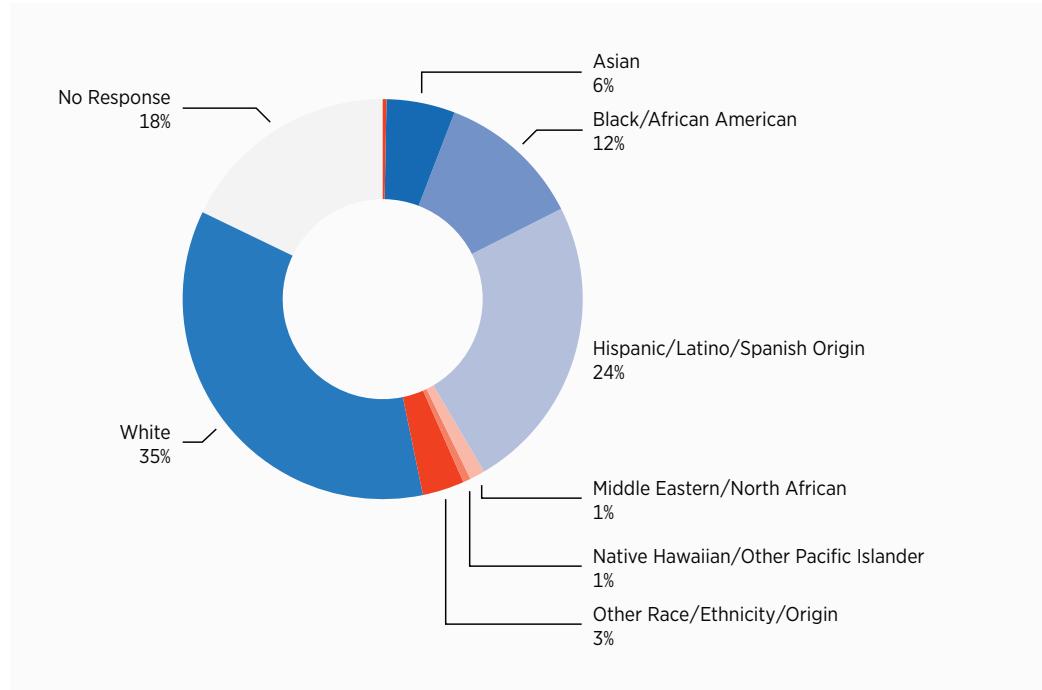


HOUSEHOLD INCOME ALL OPENS DOORS GRANTS



The MBA Opens Doors Foundation provides support to a diverse group of families with many speaking languages other than English in their homes. The Opens Doors Home Grant Program helps parents and guardians from a variety of racial and ethnic backgrounds. The majority of parents and guardians identify as something other than White. ■

RACE AND ETHNICITY PARENT/GUARDIAN 1 AND 2



Community Champion Award

The MBA Opens Doors Foundation is pleased to present the 2025 MBA Opens Doors Community Champion Award to David Spector, Chairman and Chief Executive Officer of Pennymac. Our awardee has demonstrated outstanding leadership and commitment to the Foundation.

The Community Champion Award, created in 2013, recognizes an individual, group, or company that has dedicated significant time and effort to advance the Foundation's mission.

In 2020, when the world was reeling from the onset of the COVID-19 pandemic, Pennymac, under the leadership of David Spector, stepped up in multiple ways. At a time when several companies put their philanthropic efforts on hold, Pennymac doubled its annual appeal commitment and created the Pennymac Gives Back campaign, encouraging its employees to contribute to the MBA Opens Doors Foundation. As part of the campaign, Pennymac matched donations up to \$50,000, doubling the impact of each donation.

In 2024, again in an unstable market and amidst industry challenges, Pennymac again added to its annual appeal commitment, nearly tripling it since 2020 and reinforcing

to its employees that "we care about the needs of our customers, so when someone in our community is facing the loss of their home, we want to help."



To date, Pennymac and its employees have donated more than \$650,000 to Opens Doors, which in turn has helped more than 400 families.

For their support of Opens Doors and their commitment to families with sick or injured children in need of housing assistance, we are pleased to present the 2025 Community Champion Award to David Spector and Pennymac. ■

The Founder's Award



The MBA Opens Doors Foundation is pleased to present the 2025 Founder's Award to Kurt Pfotenhauer, Vice Chairman, First American Title Insurance Company. The award recognizes individuals whose demonstrated action has occurred over a sustained period of time and whose personal commitment to the Foundation exemplifies the core values, spirit, and essence on which Opens Doors was founded. In both his personal and professional life, Kurt Pfotenhauer has led with passion, commitment,

and a belief that the values we hold as real estate professionals mean we care about families in our communities, especially families caring for sick or injured children. Since 2016, Kurt has served on the MBA Opens Doors Board of Directors, bringing thoughtful leadership and sound strategic guidance. At First American Title Insurance Company, Kurt has spearheaded the company's support of nearly \$300,000 and expanded the Foundation's awareness and reach by championing an underlying accord — "Get Caught Doing Good."

Kurt and his wife Nancy have donated more than \$55,000. They consistently contribute to a variety of fundraising campaigns throughout the year.

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Kurt's leadership at First American Title extends beyond Opens Doors. In 2020, he was a *HousingWire* Vanguard Award winner. He has served on the MBA Board of Directors, as Chair of the MISMO Board of Directors, and Chair of MORPAC.

For his leadership, generosity, and deep sense of community, we honor Kurt Pfotenhauer. ■

The David H. Stevens Spirit Award



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In the wake of the unexpected passing of former MBA President and CEO and Opens Doors Founder, David H. Stevens, we along with Mary Clarke Stevens and Dan Arrigoni, believed it was fitting to rename the MBA Opens Doors Foundation Spirit Award to The David H. Stevens Spirit Award. The renaming recognizes David's vision for a world where families caring for a sick or injured child should not have to worry about losing their home because of mounting medical expenses. It recognizes his intention to create a foundation to help vulnerable families and the spirit in which he saw it through.

The MBA Opens Doors Foundation is pleased to present the 2025 David H. Stevens Spirit Award to Marcia Davies, Chief Operating Officer at MBA.

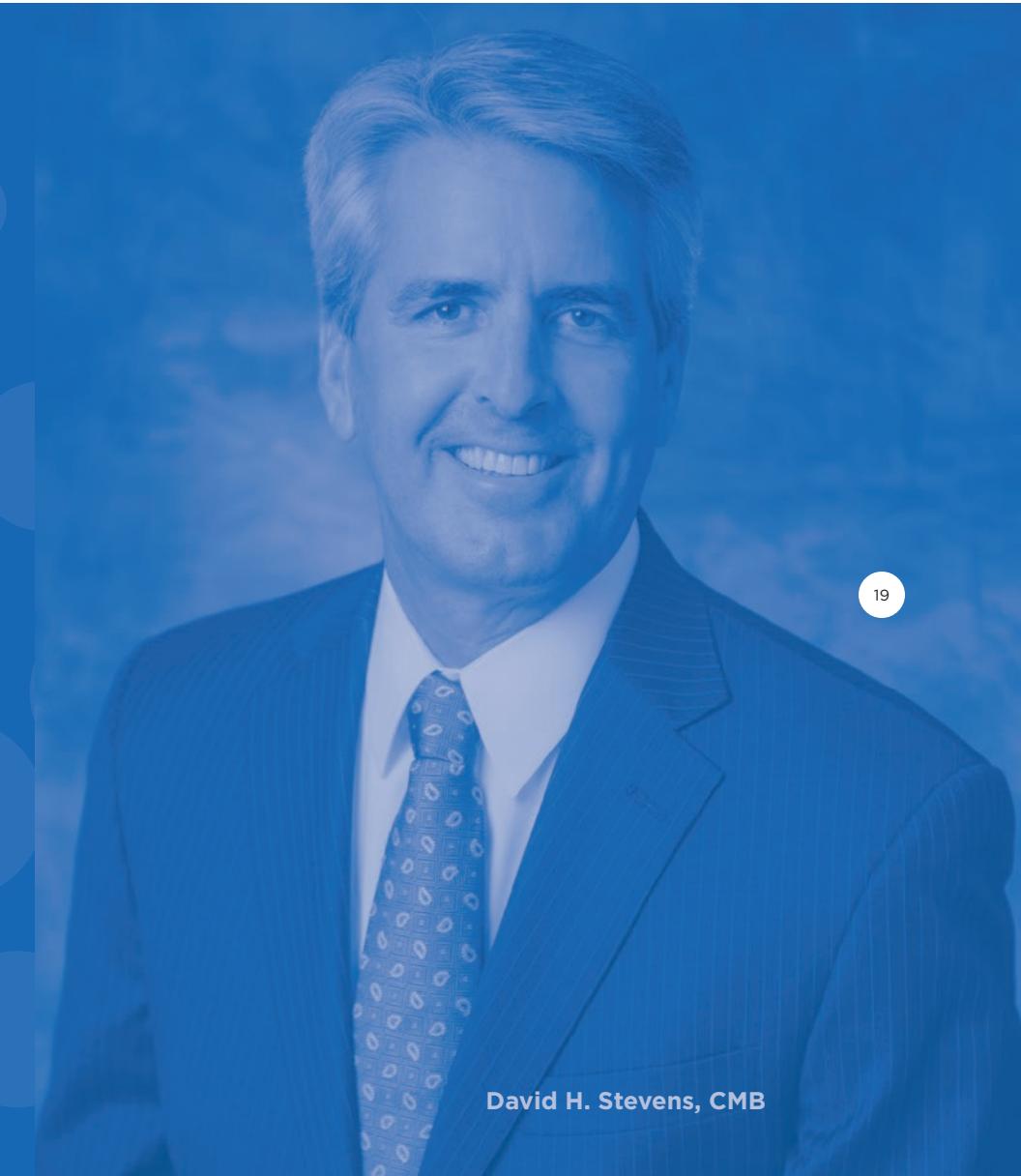
The David H. Stevens Spirit Award recognizes an individual or group of individuals, from one or more organizations, whose enthusiasm and support for Opens Doors brought new people and organizations to the Opens Doors roster of supporters and whose efforts amplified the impact the Foundation has on vulnerable families in America.

In 2011, David Stevens, his wife Mary, and Dan Arrigoni began to flesh out the parameters of what would become the MBA Opens Doors Foundation. While not formally a “founder” of the Foundation, it was Marcia Davies’ steadfast commitment to its creation, keen strategic leadership, and unwavering ability to bring donors to the roster, that enabled the Foundation’s success.

Within a year of Opens Doors’ inception, Marcia was appointed to the Foundation’s Board of Directors where she championed its achievements to the industry and drove its success internally. She and her husband Scott have personally donated more than \$130,000. In addition to her personal commitment, Marcia’s leadership and ability to think outside the box have provided the Foundation with multiple revenue streams and elevated the Foundation across MBA conferences. She engages conference speakers and entertainers, sharing the Foundation’s mission and securing auction items such as guitars and microphones, which have resulted in contributions exceeding \$200,000.

For her spirit and support, we honor Marcia Davies as the recipient of the 2025 David H. Stevens Spirit Award. ■

David H. Stevens, CMB



Making a Difference... One Donation at a Time

MBA Opens Doors Foundation is profoundly grateful for the support of more than 2,000 individual and corporate donors from across the country. Many of our donors have personal stories about loved ones who have faced and endured medical challenges and know firsthand how traumatic such an event can be. (Donors listed as of August 15, 2025). ■

PILLAR LEVEL CORPORATE DONORS

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CMG Foundation
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Lennar Mortgage
Mr. Cooper
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Radian Group Inc.

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New American Funding, Inc.
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AON
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Black Rock
Cigna Health and Life Insurance Company
Discover Financial Services
Evercore Partners
Fannie Mae
Firstline Compliance LLC
Flinchbaugh Engineering, Inc.
Gantry Inc. (formerly Newmark Realty)
Goldman Sachs
Goldstein Family Giving Fund
Herington-Platt Charitable Fund
Hinshaw & Culbertson LLP

Houston Mortgage Bankers Association
Independence Blue Cross
Markel Corporation
Morgan Lewis
Mortgage Bankers Association of
Metropolitan Washington, DC, Inc
Mortgage Investors Group
Oklahoma Mortgage Bankers Association
ONEHOPE Foundation
Pacific Life Foundation
Partner Reinsurance
Partners Credit and Verification Solutions
Riker Danzig LLP
Sandler Law Group
SS&C Technologies
The Standard Insurance Company
United Way of the National Capital Area
Welarm Land, LLC

Individual Donations

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 Max Abdo
 Ryan Abell
 Anandi Abichandani
 Mary Rose Aceto
 Juli Achee
 Stacy Ackermann
 Crystal Addison
 Jeanne Ahl
 Tom Ahles
 Fawad Ahmad
 Cari Akula
 John Albert
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 Natalie Alexander
 Kelly Allen
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 Trisha Belliveau
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 Megan Booth
 Philip Boroda
 Byron Boston

Adele Bourgeois
 Nick Bove
 Brittney Bowens
 Timothy Bowler
 Jessica Bowles
 Angel Boyd
 Carrie Boyer
 Dana Bracco
 Jean Bradley
 Kelly Bradshaw
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 Laura Brandaو
 Cindy Brandt
 Nicole Brant
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 Becky Brichta
 Brandi Brickler
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 Bri Bristol
 Yakentha Britton
 Mitchell Brodsky
 Robert Broeksmit and
 Susan Bollendorf
 JoShel Brown
 Michael Brown
 Liane Browne
 Joni Brown-Haas
 Kristen Broxton
 Amy Bruce
 Derek Brummer
 Chris Bruner

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Adlana Buck	Sam Carnes	Cindy Coffman	Sarah Cussins
Diana Buckley	Marcela Carney	Jack Cohen	Naquisha Cuthbertson
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Dartagnon Budz	Lillian Carroll	Betty Cohen	Lori Dahlquist
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Tim Burdett	Tiki Holmes	Susan Conley	Marion Dalrymple
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Mary Ann Caponi	Douglas Ciota	Chrissy Cummings	Vallee D'Eustachio
Veronica Carballo	Kim Clancy	Hank and Sallie Cunningham	Diana Dibble
Christopher Cardwell	Kade Clark	Morgan Cunningham	Mary and Bill Dickerson
Patrick Carey	Tina Clermont	Emani Curry	Ross Diedrich
Lisa Carlson	Gerard Coakley	Cheryl Curtis	Patti Dietz

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 Jessica Dillon
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 Wayne Doctor
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 Whitney Dodd
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 Mary Donohue
 Noah Dorsett
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 Brian Dougherty
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 Mylo Draven
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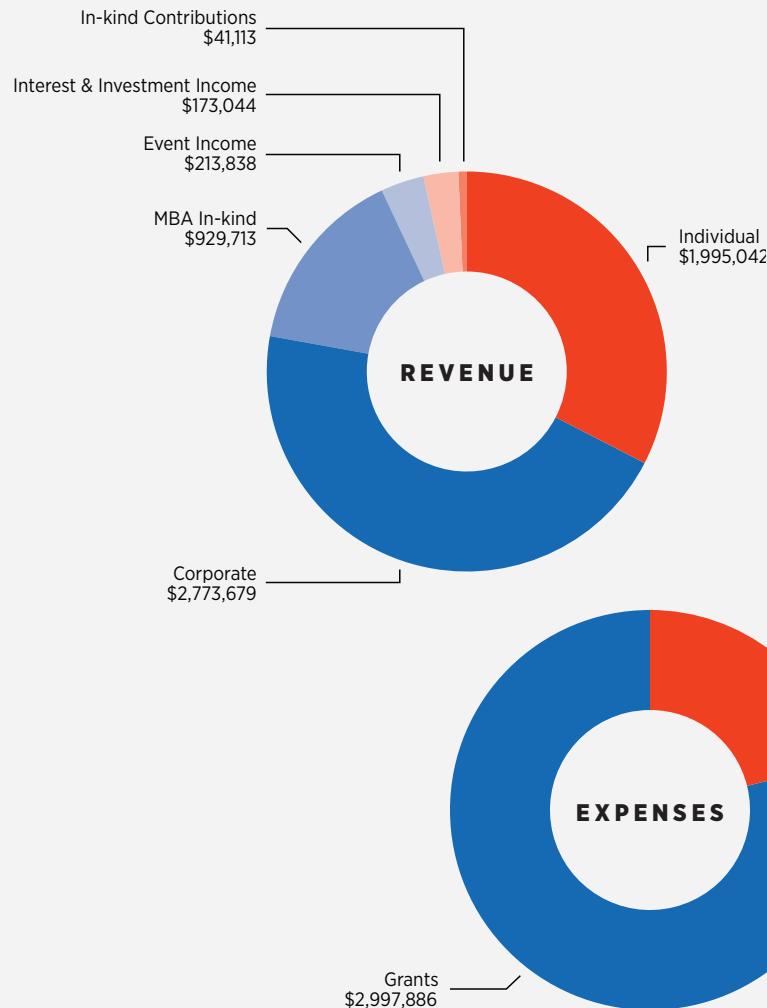
Chase Wilson
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Financial Numbers



Fiscal Year 2024: Year ending September 30, 2024

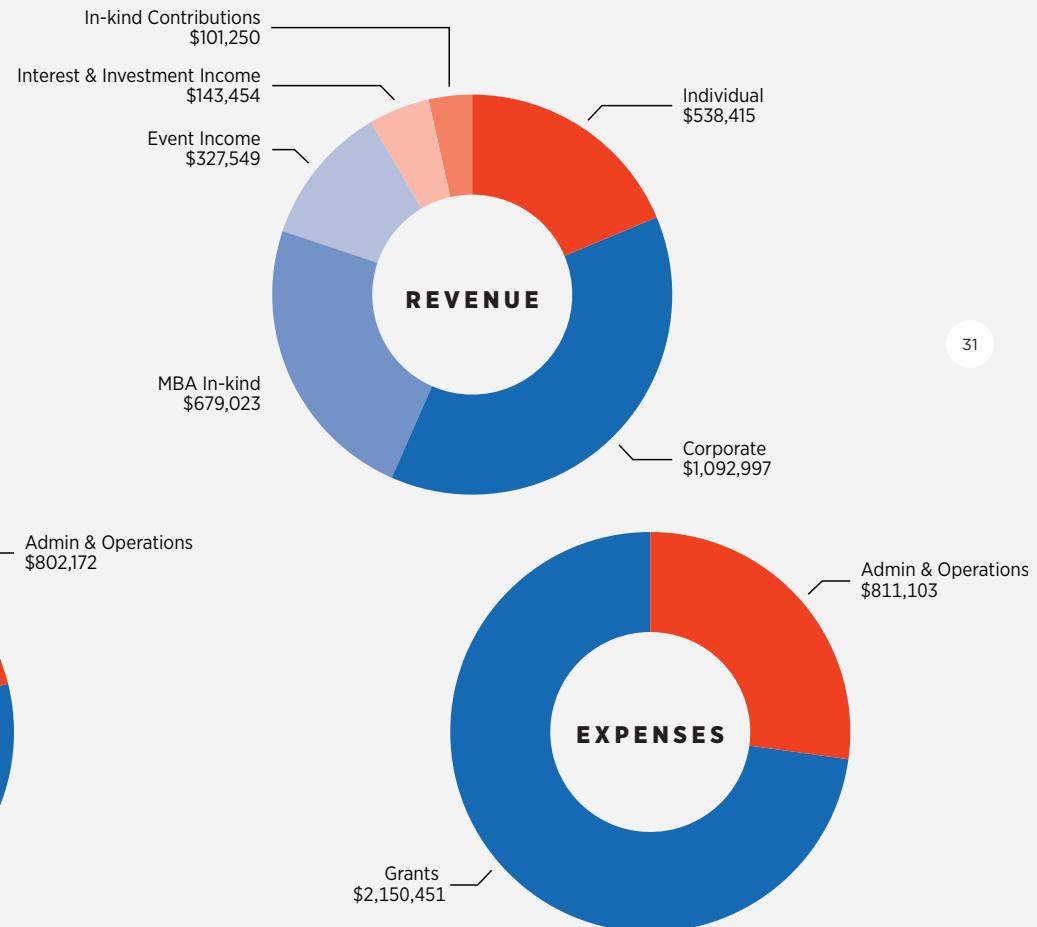
Net Assets, as of September 30, 2024: **\$7,586,104.**
Figures reflect 2024 audited financials.



Year-to-Date Fiscal Year 2025: Ending June 30, 2025

Net Assets, as of June 2025: **\$8,960,573.**
Figures are unaudited.

* In FY2025, Opens Doors served as the fiscal agent for the CONVERGENCE Collaborative.
This figure includes \$1,441,145 for the Collaborative.



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