Keeping Families in Their Homes 365 Days a Year

MBA OPENS DOORS FOUNDATION
2021 ANNUAL REPORT

365
Dear Opens Doors Donors and Friends,

The pandemic has forced us to deeply consider the fundamental importance of home and of community — of having a place to shelter from the storm. Our homes — always a place of solace — have meant so much to us during the pandemic. They became offices for displaced workers, schools for our children, and recovery wards for our loved ones.

But, as the economic fallout from the pandemic lingers, the stability of home has been called into question for thousands of families caring for a critically ill or injured child during an unprecedented global pandemic. We wondered: How would parents, already weary from dealing with so much, be able to cope with yet another year of uncertainty and worry?

We knew we could help and we knew we had to be bold in our actions. In 2021, we celebrated our 10th Anniversary, surpassing 8,400 families helped with more than $12.3M in mortgage and rental payment assistance. We launched the MBA Opens Doors Foundation Pandemic Relief Program, providing twice as much support to families, and added the Children’s Hospital at Saint Francis in Tulsa to our network. The number of hospital partners rose to 13 in eight states and Washington, D.C. In September, we provided 378 housing grants — more than the number of grants we provided in all of 2016.

Instead of standing still in the midst of fear and confusion, we took action. With all of you by our side, we stood together, and we stood strong with resolve and determination to not let the pandemic lay claim to families in need of our help. And, as demand for our Home Grant Program grew, so did the ranks of our donors.

Longtime donors made it clear that their support would not waver. New donors stepped in with extraordinary gifts. MBA member companies launched campaigns that harnessed the creativity of their staff, uniting people from coast-to-coast under a single mission.

Indeed, the pandemic has made life more difficult for our families, and for the ill and vulnerable it has made life much more precarious. But it has revealed so much more of the human spirit — so much more about the abundant kindness of everyone in the real estate finance community.

None of our work would be possible without the overwhelming support of individuals and companies who believe in supporting families in the communities in which they live and work. None of this would be possible without your generosity and your goodwill. We are deeply grateful.

Thank you for all you have done to help families with sick children across America.

Debra W. Still, CMB
President and Chief Executive Officer, Pulte Financial Services, LLC
Chairman, MBA Opens Doors Foundation

Deborah E. Dubois
President, MBA Opens Doors Foundation
ABOUT THE FOUNDATION

Our Story

Committed to helping families around the country stay in their homes while a child is being treated for a critical illness or injury, the Mortgage Bankers Association (MBA) established the MBA Opens Doors Foundation (Opens Doors) to help families in need meet their mortgage and rental obligations.

Founded in 2011, Opens Doors launched its signature Home Grant Program in 2012. The program provides mortgage and rental payment assistance to families with a critically ill or injured child, allowing parents and guardians to be by a child’s side during treatment.

In early 2012, the Foundation was granted 501(c)(3) status and began disbursing grants monthly. By the end of that year, 37 grants were made to families through a relationship with Children’s National Medical System in Washington, DC. The relationship connected Opens Doors with social workers who work directly with families in need, facilitating an application process that has resulted in more than 8,400 grants provided to needy families.

Grants up to $2,500 are made monthly to families in need of mortgage or rental payment assistance. True to our mission, our grant program aids, nurtures, and supports families and communities and strengthens connections between real estate finance companies, the medical community and vulnerable families.

In 2013, Debra W. Still, CMB, President and CEO of Pulte Financial Services, was named the Foundation’s Chairman of the Board and thus started a period of significant growth. The Foundation added rental assistance to broaden its reach. By 2016, the Foundation’s hospital network had grown to five hospitals, and from 37 grants in 2012 to 306 grants provided that year.

Today, the Foundation is celebrating its 10th Anniversary with 13 children’s hospitals in eight states plus the District of Columbia. More than 8,400 families from all 50 states, plus Guam and Washington, DC, have received more than $12.3 million in housing support.

Our work would not be possible without the generous support of the MBA, 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.

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 devasting 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 its Home Grant Program, Opens Doors provides financial relief in a time of personal crisis. Since awarding its first grants in 2012, the Foundation’s 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.

When the coronavirus pandemic hit the United States, millions of families with critically ill or injured children were thrown into turmoil. Precious visiting hours at hospitals were curtailed, medical procedures that could have expedited recovery were put on hold, and families just getting by found an economy in rapid decline, and with all of this, critical health care coverage for some of America’s most vulnerable families was thrown into doubt.

In 2021, families were still struggling with the effects of the pandemic. However, at a time when so many organizations and services were forced to pull back or shut down entirely, the Foundation saw an opportunity to do more for families. Opens Doors accelerated its Home Grant Program by expanding its network and establishing its Pandemic Relief Program, which provides an additional month of housing support to qualifying families.

The real estate finance community stepped up their giving, donating more than $4 million in 2021 to support the Foundation’s growth and to fill a crucial need within communities.

More than 1,800 individual and corporate donors have joined with the Foundation’s 17-member board of directors providing financial support, organizing fundraisers and building awareness of the Foundation’s good work and the families it serves.

Our Mission

National reach with local impact. The mission of the MBA Opens Doors Foundation is to help vulnerable families with a critically ill or injured child stay in their homes while a child is in treatment.

“Thank you very much for your generosity and compassion. I can’t even begin to articulate how much of a relief it was to have a month of rent covered while my son was fighting for his life in the Children’s Hospital ICU. I appreciate you being there in our time of need. Thank you.” — OPENS DOORS FAMILY

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.

To learn more, visit www.mbaopensdoors.org.

“Every day, the Opens Doors team, the MBA community and healthcare workers across the country band together to support families with critically ill or injured children. It’s hard to imagine work more impactful than that which secures a family’s home when they find themselves in the middle of a medical storm.”

— JEAN BRADLEY, VICE PRESIDENT OF STRATEGIC BUSINESS DEVELOPMENT, ESSENT GUARANTY

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The MBA Opens Doors Foundation has helped more than 8,400 families from 50 states, the District of Columbia and Guam, and disbursed more than $12.3 million in housing assistance. Since establishing a relationship with Children’s National Medical System in DC in 2012, twelve 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; The Children’s Hospital at Saint Francis, Tulsa, OK; Cook Children’s Hospital, Fort Worth, TX; L.A. Children’s Hospital, 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; and UCSF Benioff Children’s Hospital, San Francisco, CA.

WHERE WE ARE TODAY

Our Hospital Network by the Numbers

As of September 1, 2021.

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The impact on vulnerable families remains immense as the coronavirus pandemic lingers into its second year. For our Opens Doors families, it has created unimaginable upheaval. Families with critically ill or injured children are still trying to balance their children’s medical needs with virus-driven restrictions and an economy with fits and starts.

Roughly 25% of Opens Doors families have lost at least one job due to the pandemic. For some, the jobs they lost were their only ties to health insurance. Just under 10% had an immediate family member—or their child—diagnosed with Covid, throwing an already fragile family life into turmoil. And, like our overall numbers, roughly 62% of our Opens Doors families during the pandemic months have annual incomes of less than $60,000.

Some of the families we’ve helped during the pandemic faced gut wrenching situations and decisions, such as the family of premature twins, Emilia and Anahi, who had to make the heartbreaking decision to seek hospice care for their twins when their health took an irreversible turn for the worse.

While all our Opens Doors families touch our hearts, many stories remain unfathomable for their cruelty. Previously healthy, 15-year-old Wyatt was diagnosed with meningitis that caused a brain herniation and spinal stroke in July of 2020. The injuries resulted in Locked in Syndrome and Quadriplegia. He is now dependent on a trach and a ventilator and has a feeding tube for all nutrition. A once thriving child with the world at his feet was suddenly robbed of the life he and his family thought he would have.

We were glad we could help Wyatt and his family, providing some relief during difficult times.

The pandemic also pushed charities that provide critical wrap-around services and support to vulnerable families to the brink. Sadly, many will not emerge whole from the pandemic and families that relied on once strong community infrastructures will be forced to piece together tenuous support systems.

But there is good news... As many charities and organizations pulled back, the MBA Opens Doors Foundation stepped forward. At the end of 2020, the Foundation received an extraordinary $1 Million gift from Fairway Independent Mortgage, as well as several gifts of $100,000 or more.

In early 2021, these gifts, along with consistent, year-over-year gifts from dozens of real estate financial companies and individuals, allowed the Foundation to create a Pandemic Relief program, which provides a second month of housing support to qualifying families. More than 1,000 additional grants and more than $1.5M in additional grant funding will be disbursed before the program sunsets at the end of calendar year 2021.

Our support is more than a housing payment, for when a family is assured that their home is secure, their time and their resources can be used for other important things — good food on the table, childcare and education, to name just a few.

Our grant program is a salve at a time when pain and concern is at their highest. During the pandemic, our grants were lifelines for families who needed a break and a reprieve from the worry that comes with a sick child.

We have so many organizations and individuals to thank for their unwavering support; and so many families whose stories have enriched our lives beyond measure.

“When the pandemic hit, virtually overnight, the economy ground to a halt and millions lost their jobs. Too many loved ones succumbed to a virus we knew little about. MBA, Opens Doors, and the thousands of members who support us rallied together to strengthen the fabric of our communities and empower an industry to lift those who most needed our help. We have persevered through this pandemic, and we have led the economic comeback for America. And through it all, we helped thousands of families with critically ill or injured children stay in their homes.”

—ROBERT BROEKSMIT, CMB, MBA PRESIDENT AND CEO AND MBA OPENS DOORS FOUNDATION BOARD MEMBER

“In ordinary times, the need to provide housing payment relief to families with critically ill or injured children is extraordinary. With the ongoing pandemic, and significant changes to our economy that has left already vulnerable families struggling to keep jobs and healthcare coverage, the need for housing relief has skyrocketed. It’s not only a pleasure to join my real estate finance colleagues in this effort, it’s also an important obligation.”

—MATT ROCCO, CHIEF EXECUTIVE OFFICER AT GRANDBRIDGE REAL ESTATE CAPITAL
The MBA Opens Doors Community Champion Award is pleased to present the 2021 MBA Opens Doors Community Champion Award to Eddy Perez, Founder and CEO, EPM (Equity Prime Mortgage). 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, Eddy Perez spearheaded the launch of EPM’s Choose Kindness campaign to support the Foundation’s home grant assistance program.

Throughout the year, Eddy and EPM have donated more than $230,000, far exceeding their initial pledge of $100,000!

With his extraordinary personal and professional support, Eddy Perez has demonstrated his enthusiastic commitment to the Foundation and to the thousands of families we help through the Home Grant and Pandemic Relief Programs.

For these reasons and so many more, we are pleased to present the 2021 Community Champion Award to Eddy Perez.

The MBA Opens Doors Foundation is pleased to present the 2021 MBA Opens Doors Foundation Founder’s Award to Marcia M. Davies, Chief Operating Officer, MBA.

The award recognizes significant contributions to the Foundation’s mission of helping vulnerable families with critically ill or injured children remain in their homes while a child is in treatment. The award recognizes one or more individuals whose demonstrated action has occurred over a sustained period of time. Honorees exemplify the core values, spirit, and essence on which Opens Doors was founded.

Within a year of the Foundation’s inception, Marcia Davies not only oversaw the operations of the Foundation, but was also appointed to its Board of Directors. Her personal and professional commitment and support has never wavered.

Year over year, Marcia’s generous financial support, leadership and creativity has benefited the Foundation in numerous ways, including additional revenue streams from hotel contracts to special events and campaigns. Marcia makes sure the Foundation is prominently showcased at MBA events through media, ticket sales, sessions, and signage. She engages conference speakers and entertainers, sharing the Foundation’s mission and securing auction items that have resulted in extraordinary contributions as a part of Concert MBA.

For her leadership, creativity, generosity, and deep sense of community, we honor Marcia Davies.
The MBA Opens Doors Foundation is pleased to present the Spirit Award to Lennar Mortgage.

The Spirit Award recognizes a 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.

Since 2017, Lennar Mortgage (formerly Eagle Home Mortgage) under the leadership of Laura Escobar, President, has generously supported the MBA Opens Doors Foundation with annual donations of more than $108,000.

Doubling down on their annual support, Lennar launched the Lennar Derby, their own version of the Kentucky Derby. Since 2019 the Lennar Derby has raised over $100,000 and resulted in more than 1,600 individual donations from Lennar employees from coast-to-coast. In spring 2021, Laura Escobar and her team bested their goal of $35,000, raising nearly $62,000 in one month, engaging more than 400 individual donors who competed to help one of ten teams raise the most money for Opens Doors, and thereby win the Derby. What a way to cross the finish line!

For their spirit and ongoing support, we honor Lennar Mortgage.

“I have been an enthusiastic supporter of the Opens Doors Foundation for many years, believing that giving back to our communities is not just the right thing to do, but a privilege. Perhaps more than anything, the pandemic has taught us that to survive, and indeed thrive as a community, we must extend a hand to those who need our help. I can’t think of anything more powerful than to help a family stay in their home while they face the daunting challenge of caring for a critically ill or injured child.” Laura Escobar, President, Lennar Mortgage

The Mortgage Bankers Association generously covers all the administrative and operational expenses of the Foundation so that every dollar raised goes to a family in need.
MEET OUR DONORS
Making a Difference...
One Donation at a Time

MBA Opens Doors Foundation is profoundly grateful for the support of more than 1,300 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 first-hand how traumatic such an event can be. (Donors listed as of August 31, 2021.)

BRYNN, age 9, suffers from cerebral palsy and a multitude of other ailments. Because of the complexity and severity of her illness, she is fed through a G-tube. For nearly all of her short life, she’s received treatment from a team of palliative care doctors and nurses. Caring for her has exacted a devastating financial toll on her parents.

“Thank you so much for taking care of our mortgage payment for the month of July. We can’t express enough how truly grateful we are for this grant opportunity during this difficult time. After 37 days in the hospital, Brynn is finally home and is doing well. Again, thank you for this kind gesture. Organizations such as MBA Opens Doors are such a blessing for families such as ours.” —WITH GRATITUDE, JEFF & CARRI

HARRISON and his twin brother were born at 23 weeks gestation and weighed just one pound each. Harrison was treated for short bowel syndrome and respiratory failure. Harrison underwent seven procedures and surgeries within a few weeks of his birth. His twin brother did not survive.

BRIGID is a dependent, adult child diagnosed with ROHHAD, a rare disorder that impacts the autonomic nervous and endocrine systems. Brigids has had numerous hospitalizations and attends a neuro-rehabilitation program. She lives at home and requires round the clock care. Brigids father changed employers to allow him to work from home and her mother works part-time.

“We would just like to thank you for the grant. It has helped us out a great deal. It made the month of May a great month. The work you all do does more than you know, and for that we are grateful.” —ALL THE BEST TO ALL, PAUL & LIZ.

YAHUDA was born two months prematurely due to placenta abruption after her mother was in a motor vehicle accident while pregnant. He suffers from respiratory distress and other complications. He continues to receive follow-up care. Yahuda’s house caught fire shortly after the accident and was unlivable, forcing the family to live in a shelter for a while until receiving housing assistance. His mother has been unable to work since the accident and his father takes leave without pay to help care for them both.

SHAELYNN was diagnosed with Acute Lymphoblastic Leukemia. Her treatment plan lasted nearly three years. Shaelynn’s mother is a single parent and has had to balance reducing her work hours and caring for Shaelynn, resulting in a significant loss of income.

“Thank you so much! It means the world to me that you have been able to help me pay one month’s mortgage while we are going through this difficult time in our lives. God most certainly will bestow his blessings to you and your family. Your generosity is truly appreciated.” —MALINDA

KRISTEN was also diagnosed with Acute Lymphoblastic Leukemia requiring her to undergo chemotherapy and other treatments for an extended period of time. Her mother was forced to leave her job to care for her. The financial burden on the family, which includes two older siblings, the loss of income and increased expenses has stretched the family’s
MEET OUR DONORS

Individual Donations

Kate Abramova
Sarah Abreu
Raqul Acevedo
Crystal Addison
William Aderski
Efe Aghimien
Danette Alfonso
Olivia Alford
Kelly Allen
Debbie Arey
Alien Armstrong
Letty Arredondo
Daniel Arregoni
Kevin Arndt
Kiersten Arvesu
William Asta
Lichelle Augustson
Sarah Axmann

Viviana Basile
Lee Baskey
Avni Bauman
Ryan Baumgartner
John Bautista
Sharon Bay
Christopher Beaird
Steven Bean
Michele Beasley
Denise Beatty
Thomas Beauregard
Shelley Backworth
April Bell
Kalitha Bell
Peter Benedetto
David Bennett
Melissa Bennett
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Gillian Berardi
Limor Bernstock
Tiffany Bartling
Maria Batacnoort
Teresa P. Betz
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Erica Biro
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Jake Birt
Bruce Bjorklund
Jason Bjornstad
Temi Blackwood
Betty Bianco
Eduardo Blanco
Christina Boddien
Krisen Bolt
Jennifer Bombardier
Alex Bonds
Hollis Bonk
Kathy Bonner
Andrew and Michelle Bon Salle
Colby Boppel
Byron Boston
Rossana Bouchaya

CHAMPION LEVEL DONORS (CONT.)
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Ocwen Financial Corporation
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Pingora Asset Management
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VantageScore Solutions, LLC
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National General Lender Services
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Pacific Southwest Realty Services to Friends
Partners Credit and Verification Solutions
StanCorp Mortgage Investors, LLC/
Standard Insurance Company
Tavant Technologies, Inc.
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Victoria Amador
Adam Anderson
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Jamie Andis
Brian Andler
Kaiie Angle
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Christina Bartning
DeAnna Barton

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MEET OUR DONORS

Individual Donations (Cont.)

Vickie Bourassa
Adès Bourgeois
Taylor Bowes
David Bowles
Dana Bracco
Phil Blacken
Kelly Bradshaw
Dawn Breen
Michelle Brennak
Carroll Breuer
Cheri Brewer
Katie Brewer
Nicole Brickhouse
Michael Briggs
Grant Brittain
Zach Britton
Robert D. Broeksmit
MBA & Susan Bollendorf
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Alexander Brown
Arntza Reece Brown
Billy Brown
James Brown
Nicolas Brown
Sonia Brown
Liane Brown
Kristen Broxton
Kristen Brown
Derek Brummer
Jerry Brummett
Trina Buchanan
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Debra Cuevas
Kelly Cruz
Karen Crupton
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Morgan Cunningham
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Rachael Curtis
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Gary Decker
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Mark DeMasis
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Nicola Dillon
Savina Dinari
Timothy Dismond
Allison Divolis
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Chad Fairbanks
Myrna Davila
Janis K. Davis
Sheri Davison
Kathleen de Avila
Carolyn Deatry
Gary Decker
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Kimberlee Dove
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Tara Dunlop
James Dunn
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Ciara Durkan
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Michael Edelman
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Amy Ellmore
William & Marlene Emerson
Farah Emil
Elizabeth Emmons
Anca Enache
Jessica English
Dominica Eins
Ana Eribitz-Gonzalez
Laura Escobar
Lynn Eskew
Michelle Esparza
Catherine W. Evans
Julie Eyden
Chad Fairbanks
Myrna Davila
Janis K. Davis
Sheri Davison
Kathleen de Avila
Carolyn Deatry
Gary Decker
James & Judith Deitch

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MBA OPENS DOORS FOUNDATION 2021 ANNUAL REPORT
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Michael W. Briggs
Secretary and General Counsel
Keeping Families in Their Homes
365 Days a Year
NO ONE COULD HAVE IMAGINED ten years ago that the MBA Opens Doors Foundation would grow from an idea to a nation-wide program that has helped more than 8,400 families, from every state in the country and Guam, with critically ill or injured children, stay in their homes. The work of the Foundation, supported by more than 1,800 companies and individuals who make up a formidable donor network, is cause for celebration during this 10th anniversary year.

Since its founding in 2011, the Foundation has been governed by an outstanding board of directors, made up of executives from the real estate finance industry, and a dedicated group of professionals at the Mortgage Bankers Association. Together, they have built and implemented the MBA Opens Doors Foundation Home Grant Program, rolling it out to 13 children’s hospitals in eight states and the District of Columbia.

Along the way, the Foundation has been privileged to share the journeys of families whose children triumphed over childhood illnesses and injuries, as well as those families whose children tragically lost their lives in valiant efforts to overcome some of life’s most cruel diseases and accidents.

“Since its inception, Opens Doors has always been about giving back to the families and communities in which MBA members live and work. It is not only the right thing to do — it is the best thing we can do as an industry. Ten years later, what an incredible feeling to know that the MBA community has helped thousands of families stay in their homes at such crucial times in their lives. I am so proud and so humbled to have been there from the start.” — MARCIA DAVIES, CHIEF OPERATING OFFICER, MORTGAGE BANKERS ASSOCIATION, FOUNDER, MPOWER, AND FOUNDING MEMBER OF THE OPENS DOORS BOARD OF DIRECTORS
At age 3, Madison was diagnosed with Stage 4 cancer. Since her diagnosis she has had six surgeries and multiple hospitalizations for scheduled treatments and emergency illnesses. Madison’s parents staggered leave and pulled leave forward from future years to ensure one parent was home with Madison at all times to dispense medications and care for her. Additionally, Madison’s sibling is a “special needs” child, which also placed additional financial strains on the family.

Madison and her family were awarded the first-ever grant by the MBA Opens Doors Foundation.

Christopher was diagnosed with Kidney Cancer at age 7. His treatment included three surgeries in six days to remove the tumor. A port was inserted to address an intestinal obstruction which was a complication from the first surgery.

“Thanks to the generosity of the Opens Doors Foundation we were able to focus on beating cancer while never once feeling or having to endure the economic hardships that come with it. For that, we’re forever grateful.”

—DAVID & AMY ORNE

“As a pediatrician and the medical director of the Complex Care Program at Children’s National, I see first-hand what families go through as they try to manage the care of their medically complex child while simultaneously meeting the competing needs of family, work, and life in general. The emotional toll and financial burden can be overwhelming. The MBA Opens Doors Foundation provides families with a much-needed lift in difficult times. Knowing their home is secure enables a family to focus on their child, providing an easier path to recovery.”

—DR. KAREN FRATANTONI, PEDIATRICIAN, MEDICAL DIRECTOR, COMPLEX CARE PROGRAM CHILDREN’S NATIONAL MEDICAL SYSTEM

Dr. Karen Fratantoni, a pediatrician at Children’s National Medical System, joins the Board of Directors and guides the Foundation to its first hospital partnership with Children’s National Medical System in Washington, D.C.

The Foundation provides its first set of mortgage grants to 37 families with children in treatment at Children’s National Medical System.

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“As a pediatrician and the medical director of the Complex Care Program at Children’s National, I see first-hand what families go through as they try to manage the care of their medically complex child while simultaneously meeting the competing needs of family, work, and life in general. The emotional toll and financial burden can be overwhelming. The MBA Opens Doors Foundation provides families with a much-needed lift in difficult times. Knowing their home is secure enables a family to focus on their child, providing an easier path to recovery.”

—DR. KAREN FRATANTONI, PEDIATRICIAN, MEDICAL DIRECTOR, COMPLEX CARE PROGRAM CHILDREN’S NATIONAL MEDICAL SYSTEM
Aleeah was diagnosed with Stage 4 Renal Medullary Carcinoma in 2008. Against all odds she recovered and went into remission for three years. Aleeah had three lung surgeries, her kidney removed and three ports put in. In 2014 the cancer returned. Aleeah’s care included multiple hospitalizations, doctor’s appointments, treatments, medications, and all living expenses were the sole responsibility of her grandmother Blanch, who frequently took time off work to meet all of Aleeah’s care needs, which meant she didn’t get paid. Sadly, Aleeah succumbed to her cancer.

De’Ana was diagnosed with Crohn’s Disease. This diagnosis added to De’Ana’s history of asthma and eczema. The Crohn’s Disease resulted in multiple hospitalizations. De’Ana’s mother, T’Anita, is a single parent and does not work outside the home. As the sole caregiver for De’Ana, T’Anita’s expenses have increased to include medications, travel to and from the hospital, meals, and so much more.

“At our hospital, we are in the business of helping families and children in need, which is why we partner with Opens Doors. It is an honor to work with them.”
—Presentation at Colorado Children’s Hospital

The Foundation adds rental payment assistance to its Home Grant Program and more than doubles the number of grants provided to families in need. Colorado Children’s Hospital becomes the second hospital in the Foundation’s network. The number of grants rises to nearly 200.

“Assisting families who have critically ill children with much-needed rental or mortgage payments is a great way to give back to our communities. Opens Doors does this very efficiently, and since the Mortgage Bankers Association pays 100% of the Foundation’s expenses, 100% of contributions go directly to those most in need.”
—BRIAN STOFFERS, GLOBAL PRESIDENT, DEBT STRUCTURED FINANCE, CBRE

“Our industry is focused on promoting families and their desire to build security and wealth through homeownership. When families experience unexpected hardships, whether it be health or financial, we want to help. That’s what Opens Doors is all about. We’re in it together.”
—J. DAVID MOTLEY, PRESIDENT, COLONIAL NATIONAL MORTGAGE, TX
Kerrigan battles cystic fibrosis which has resulted in countless hospitalizations due to septic illnesses and blood clots. Kerrigan’s mother is disabled and her brother was diagnosed with a chronic condition that has resulted in multiple hospitalizations and therapies as well. Kerrigan’s father works, but has used all his paid time off, coupled with mounting expenses related to Kerrigan and now her brother’s care.

At age 8, Fletcher was diagnosed with Medulloblastoma in 2017. Fletcher’s treatment required that he undergo six weeks of radiation and chemotherapy.

Fletcher’s mom, Samantha, a teacher, has primary custody and has missed extensive work in order to be at the hospital to care for Fletcher, resulting in significant lost income.

“At a time when the emotional and financial stress facing American households is incredibly high, the impact of providing housing payment relief to families in need — especially those caring for sick children — is immeasurable.”

—KRISTY FERCHO, EXECUTIVE VICE PRESIDENT AND HEAD OF WELLS FARGO HOME LENDING

The Foundation’s hospital network grows to five, adding Cook Children’s Hospital, Texas Children’s Hospital and Boston Children’s Hospital.

More than 600 families receive housing grants since 2012. The Foundation’s donor base swells.

KERRIGAN GILL

FLETCHER

Four more hospitals are added to the network. Fourteen distinguished real estate finance executives and MBA members comprise the MBA Opens Doors Foundation Board of Directors.
When you’re in that moment, when the doctor has told you about the serious condition your child is in, the weight of realizing that as a parent, your greatest fear is now a reality is all consuming. The last thing you should worry about is how you’re going to make a rent or mortgage payment. At that moment, you need to focus only on your child, and you need to know that your home is safe and secure. Only Opens Doors can give you that peace of mind.”

—CHRIS GEORGE, PRESIDENT & CEO, CMG FINANCIAL

The Foundation’s hospital network increases to 10 children’s hospitals in six states and the District of Columbia. Chris George becomes the Foundation’s first donor to give more than $1 million.

“I’m an optimist and a dreamer so I see big things in our future. I see the Foundation as a critical part of a family’s support system when their child is ill. I see the Foundation as an important piece in the wellness of a community, one that values “home” as a sanctuary and a refuge from the storm created when a child becomes ill or injured. I see Opens Doors expanding to more states where the need is great and the impact is felt by families who need just a little help to get back on track. I see new programs that support families whose journey with a sick child does not end with a single grant payment, and new programs that support families whose children will not survive their illness. I am confident that all of this is possible because the will and generosity of the real estate finance industry is so great.”

—DEBORAH E. DUBOIS, PRESIDENT, MBA OPENS DOORS FOUNDATION

At age 5, Avery was hospitalized for removal of a Wilm’s Tumor and treatment of Stage 1 cancer. Following her surgery, Avery continues to undergo outpatient chemotherapy.

Due to Avery’s hospitalizations, recovery, and ongoing treatment, her parents, Kimberly and Nathaniel, have both missed significant work. Avery’s treatment has resulted in additional expenses including travel, parking, and copays.

The Foundation hires Deborah E. Dubois as its first full-time president. The number of families helped in a single year surpasses 1,000 with nearly $2 million in grant funding disbursed. A three-year strategic plan is implemented.

Nadya, age 9, has a complex medical history including congenital heart disease, hypertension, chronic lung disease, and more. As a result, Nadya is G-tube and ventilator dependent. Her parents, Maribel and Luis, are committed to keeping her at home but her medical needs require full-time care. Due to Nadya’s frequent hospitalizations her parents are unable to work regularly although they are both employed. Her care has seriously impacted the family’s finances and they have extensive expenses related to her medication and care.
In response to the ongoing coronavirus pandemic and economic challenges, the Foundation establishes the Opens Doors Pandemic Relief Program, providing supplemental housing grants to struggling families. The Foundation hits a high of 378 grants in a single month.

The MBA Opens Doors Foundation has been able to help the Crohare family for the last five years. Their son, Charlie, now 13 years old, has Lissencephaly, Intractable Epilepsy, and chronic respiratory failure with hypoxia. He receives around the clock nursing care. Charlie is high risk due to his medical conditions. His parents often must take time off work due to nursing shortages.

“What are you to do when you have a medically complex child? How do you juggle hospital visits, home care and a career? It’s almost impossible. To top it off, parents that have medically complex kids carry the burden of medical expenses that are astronomical. I have been forever gratefully blessed by the support the Foundation has offered us. Helping to alleviate a mortgage payment for one month helps to balance out the load to the other care expenses needed. Thank you for all that you do and that you continue to do!” —APRIL CROHARE

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Two more children’s hospitals join the Foundation’s network, bringing the number of partners to 12 and the Foundation’s hospital presence to seven states and the District of Columbia. COVID-19 forces a global pandemic and the need for housing support skyrockets.

Nearly 6,000 families are helped by the Foundation and nearly $8 million in grant funding is disbursed since 2012. More than 1,500 MBA member companies and individuals support the MBA Opens Doors Foundation.

2020

Hadley was hospitalized for respiratory failure and altered mental status. An MRI showed a Posterior Fossa mass lesion. A surgical resection was completed and the biopsy was noted to be a Medullary Glioma high grade IV. Given this diagnosis and Hadley’s progressive clinical decline, an urgent trial of systemic chemotherapy was ordered. Hadley’s likelihood of a long-term cure from her disease is significantly diminished by the unresectable location of her tumor.

“Opens Doors has a special place in my heart... There is no respite from the constant worry about a sick child but in the midst of that, Opens Doors provides peace of mind that a mortgage or rent payment has been taken care of, allowing families to focus solely on their child. That little bit of relief means parents do not have to worry about whether they will have a home for their child to return to after treatment.” —JAMES DEITCH, CEO, TEREVERDE FINANCIAL, LLC

2021

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“The MBA Opens Doors Foundation’s efforts to help the country’s most vulnerable families, while representing the goodwill of an industry that cares deeply about the communities where we live and work, remains as important today as it was at the organization’s inception 10 years ago. Hearing about the hardships families face because of the sacrifices they are making to care for their sick children, it is hard not to feel that, ‘there but for the grace of God go I.’ Fortunately, Opens Doors is in the business of providing grace; that is, hope unlooked for, but at a time most needed.” —KURT PFOTENHAUER, VICE CHAIRMAN, FIRST AMERICAN TITLE INSURANCE COMPANY

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“I HAVE EXPERIENCED FIRST-HAND, the healing power of family and the importance of a family’s presence when an ailing child has to endure the unimaginable challenges of hospitalizations, curative treatments, and surgeries. My older brother was born with a congenital heart defect that required extensive hospital stays and countless surgeries for the duration of his life. My family was fortunate enough to have the financial means to always be present and provide my brother with love and support. MBA Opens Doors Foundation recognizes the importance of family and was created to help families in need of financial assistance, so they too can be with their loved ones in times of need.”

—ANDREW BON SALLE, PRESIDENT OF THE BON SALLE GROUP

“IT’S HARD TO REMEMBER A TIME when families with sick children faced such a daunting period in their lives. Caring for a sick child was made so much harder by the pandemic — our healthcare system was stretched to the limit; COVID-19-related restrictions meant families were separated at a time when they desperately needed the comfort of togetherness. Families just getting by were thrown into chaos. But through it all, Opens Doors was there for families. We never wavered. We never lost sight of our mission.”

—DEBORAH JENKINS, EXECUTIVE VICE PRESIDENT AND HEAD OF MULTIFAMILY, FREDDIE MAC