



## **Vicki Vidal**

Associate Vice President, Loan Administration, Government Affairs, Mortgage Bankers Association

Vicki Vidal is Associate Vice President of Loan Administration for the government affairs department at the Mortgage Bankers Association (MBA). She is responsible for servicing issues including default, loss mitigation and foreclosure, mortgage insurance, hazard and flood insurance, lien releases, compliance with federal laws, escrow administration and title issues.

Vidal also is responsible for specific industry projects, including the USA PATRIOT Act and the Federal Trade Commission (FTC)/Federal Communications Commission (FCA) Do Not Call/Fax Rules and the CAN-SPAM Act implementation. Representing MBA, Vidal assisted with Katrina and Rita recovery efforts by leading a coalition of trade associations and lenders from Mississippi and Louisiana. She worked closely with state officials on their grant programs and provided input into design, legal documents, federal appropriations and other considerations.

Vidal has been with MBA since 1989. Until 1997, she served as Director of Secondary Market Activities. She has served as the staff representative to the Freddie Mac Liaison Committee and the Fannie Mae Liaison Committee and also was the staff representative to the Financial Institutions Liaison Committee, which works with the Federal Reserve Board and other federal regulators on capital issues, treatment of servicing rights, the Community Reinvestment Act, flood insurance and other mortgage issues.

Prior to joining MBA, Vidal was a lobbyist for the National Council of Savings Institutions. Vidal has a bachelor's degree from Sweet Briar College in Virginia and a law degree from George Mason University in Fairfax, Va.