

# CERTIFIED MORTGAGE PROFESSIONAL (CMP®)



# Utah Association of Mortgage Brokers

## Certification Application

### SECTION 1: PERSONAL DATA and CONTACT INFORMATION

Please print the name you would like printed on your certificate. Unless otherwise requested in writing by you, most correspondence regarding your application and certification will be sent to you by email.

Last Name \_\_\_\_\_ First Name \_\_\_\_\_ Middle \_\_\_\_\_  
Title \_\_\_\_\_ Company \_\_\_\_\_  
This address is:  Home  Business  
Street Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Telephone \_\_\_\_\_ Mobile \_\_\_\_\_  
Fax \_\_\_\_\_ Email \_\_\_\_\_  
Year of Birth (for identification purposes only): \_\_\_\_\_

### SECTION 2: LICENSING

Do you have a State Mortgage License?  No  Yes

If Yes, in which State(s)? \_\_\_\_\_

If No, please explain why: \_\_\_\_\_

### SECTION 3: HISTORY OF CRIMINAL CONDUCT

**Have you ever been convicted of a felony?** Note: A felony conviction is not an absolute bar to apply for certification. Each case will be evaluated individually. If this applies to you, please enclose a signed letter of explanation and a copy of all pertinent court documents or arrest reports related to the conviction with your application (those convicted of felonies of a financial nature are not eligible to sit for any of the exams).

No  Yes (please attach supporting documentation)

### SECTION 4: FEES (IN U.S. DOLLARS)

**Your application fee is non-refundable and non-transferable. The application fee is \$200.00 for UAMB members and \$350.00 for non-members. IF YOU DO NOT PASS THE EXAM THERE WILL BE A NON REFUNDABLE FEE OF \$25.00 FOR EVERY TIME YOU RETAKE THE EXAM.**

- Applications should be sent via email to: npierce@advfund.com
- Checks or money orders should be made payable to UAMB and mailed with the application to:  
UAMB Certification Department, 11650 South State Street, Suite 350, Draper, UT 84020

Check  Money Order in the amount of \$ \_\_\_\_\_ is enclosed for the application fee above. Check Number \_\_\_\_\_

Credit Card I authorize UAMB to charge \$ \_\_\_\_\_ to my:  VISA  MasterCard  American Express

Account #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

### SECTION 6: ELIGIBILITY REQUIREMENTS and QUALIFYING POINTS

An applicant must earn a minimum of **100** qualifying points within the following five categories to be eligible for candidate status and to take the CMP® exam. Each category is outlined in each of the corresponding sections of the application. A complete breakdown is provided below, including their corresponding minimum points required and maximum points available.

Category	Category Name	Minimum Requirement	Maximum Available
Category I	Work Experience	15	50
Sub Cat A	Mortgage Business	15	50
Sub Cat B	Related Business	0	30
Category II	Industry Education	30	60
Category III	Formal Education	0	27
Category IV	UAMB Leadership	0	30

Category V	UAMB Event Participation	5	20
Category VI	NAMB Leadership and Participation	0	15

<b>CATEGORY I - WORK EXPERIENCE</b>	<b>MINIMUM 15 PTS - MAXIMUM 55 PTS</b>
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Points will be given for work experience in a **Qualifying Occupation** within the mortgage industry. **Five (5) points per year will be given for Mortgage Business (MB) work experience and three (3) points per year will be given for Related Business (RB) work experience.**

<b>QUALIFYING OCCUPATIONS (QO)</b>
<b>MORTGAGE BUSINES (MB) - 5 points per year (minimum 15 - maximum 50)</b>
Mortgage Broker   Mortgage Banker   Mortgage Underwriter   Mortgage Office Manager   Loan Officer   Loan Originator   Loan Processor   Wholesale Mortgage Account Manager
<b>RELATED BUSINES (RB) - 3 points per year (minimum 0 - maximum 30)</b>
Real Estate Broker   Real Estate Salesperson   Real Estate Appraiser  Commercial Banker   Savings & Loan Officer   Executive Officer of a Real Estate Lender   Title Officer   Title Industry Member or Employee   Financial Planner   Accountant   Attorney

Company Name \_\_\_\_\_ (QO) \_\_\_\_\_

Supervisor's Name \_\_\_\_\_ Supervisor's Telephone Number \_\_\_\_\_

Number of year(s) employed \_\_\_\_\_ X 5 (MB) or 3 (RB) = **Points Earned** \_\_\_\_\_

Company Name \_\_\_\_\_ (QO) \_\_\_\_\_

Supervisor's Name \_\_\_\_\_ Supervisor's Telephone Number \_\_\_\_\_

Number of year(s) employed \_\_\_\_\_ X 5 (MB) or 3 (RB) = **Points Earned** \_\_\_\_\_

Company Name \_\_\_\_\_ (QO) \_\_\_\_\_

Supervisor's Name \_\_\_\_\_ Supervisor's Telephone Number \_\_\_\_\_

Number of year(s) employed \_\_\_\_\_ X 5 (MB) or 3 (RB) = **Points Earned** \_\_\_\_\_

**Total Points Earned** \_\_\_\_\_

<b>CATEGORY II - INDUSTRY EDUCATION</b>	<b>MINIMUM 30 PTS – MAXIMUM 60 PTS</b>
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**Applicants will receive one (1) point per documented clock hour or credit hour for each mortgage-related educational activity.** This includes the NMLS required Continuing Education classes and any other courses, seminars, and workshops taken within the five-year period preceding the date of the application. **There is an eight (8) point maximum per day of educational activity.** Documentation must be in the form of a photocopy or original certificate or letter of completion issued by the educational activity provider, and must cite the listed information below. All educational activities must be provided by an approved Provider.

**MORTGAGE - RELATED EDUCATIONAL ACTIVITY:**

Education Provider	Educational Activity	Location	Date(s)	Hours

\*Please attach documentation of all completed educational activities.

**Total Points Earned** \_\_\_\_\_

<b>CATEGORY III - FORMAL EDUCATION</b>	<b>MINIMUM 0 PTS – MAXIMUM 27 PTS</b>
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Varying points are available for degrees from fully accredited schools. **Documentation must be in the form of a photocopy of a diploma. Points are not available for incomplete degrees. Please check the degrees you have completed and attach documentation.**

**ACCREDITED SCHOOLS**

Middle States Association of Colleges and Schools | North Central Association of Colleges and Schools | Southern Association of Colleges and Schools | New England Association of Schools and Colleges | Northwest Association of Schools and Colleges | Western Association of Schools and Colleges

<u>Degree</u>	<u>Point Value</u>
Associate’s degree in a mortgage or finance-related field	5
Bachelor’s degree in any field	10
Master’s degree in any field	5
Doctoral degree in any field	7

**Total Points Earned** \_\_\_\_\_

**CATEGORY IV - UAMB LEADERSHIP** **MINIMUM 0 PTS – MAXIMUM 30 PTS**

Varying points are allocated per year of UAMB leadership and participation (or per article) specified below. **Points are available only for documented leadership and participation activities within the five-year period preceding the date of the application.**

<u>Position</u>	<u>Point Value</u>
UAMB President	15
UAMB Chairperson	10
UAMB Committee Member	8

**Total Points Earned** \_\_\_\_\_

**CATEGORY V - UAMB EVENT PARTICIPATION** **MINIMUM 5 PTS - MAXIMUM 20 PTS**

Applicants will receive points for attending the different UAMB Events as follows:

<u>Event</u>	<u>Point Value</u>
Washington DC Legislative Conference	15
State Legislative Conference	5
NAMB/West Las Vegas	5
UAMB Expo (Full Day)	5
UAMB Expo (Partial Day)	2
UAMB Golf Tournament	2
UAMB Monthly Luncheon	1

**Total Points Earned** \_\_\_\_\_

**CATEGORY VI - NAMB LEADERSHIP/ PARTICIPATION** **MINIMUM 0 PTS – MAXIMUM 15 PTS**

Varying points are allocated per year of leadership and participation (or per article) specified below. **Points are available only for documented leadership and participation activities within the five-year period preceding the date of the application.**

<p><b>10 Points</b> – NAMB President</p> <p><b>9 Points</b> - NAMB State Affiliate ; Association President ;NAMB Education Program Instructor</p> <p><b>6 Points</b> - NAMB State Affiliate Association Local Chapter President; NAMB Officer</p> <p><b>5 Points</b> - NAMB Director; NAMB State Affiliate Association Officer; NAMB Committee Chair; Attended NAMB Annual Convention; Mortgage Industry Organization Education</p>	<p><b>4 Points</b> - NAMB State Affiliate Association Director; NAMB State Affiliate Association Local Chapter Officer; NAMB Committee Vice Chair</p> <p><b>3 Points</b> - NAMB State Affiliate Association Local Chapter Director; Mortgage Industry Organization Officer or Director; NAMB Committee Member; Attended NAMB Legislative Conference; Sole author of published book or article (at least 7,500 words), industry-related</p> <p><b>2 Points</b> - NAMB State Affiliate Association or Local Chapter Committee Chair</p> <p><b>1 Point</b> - NAMB State Affiliate Association or Local Chapter Comm. Vice Chair or Member; Attended NAMB State Affiliate</p>
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**Total Points Earned** \_\_\_\_\_

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**SECTION 7: APPLICATION STATEMENT, AGREEMENT, and AUTHORIZATION**

I hereby apply for Certified Mortgage Professional (CMP) candidate status and pledge to abide by the **UAMB Code of Ethics** and **NAMB Professional Standards & Best Lending Practices** in their current form and as they may be hereafter amended. I certify that the information contained in this application is true and accurate to the best of my knowledge and hereby authorize UAMB to investigate all statements contained in this form. I agree that I shall be subject to the recertification requirements and recertification fees in force at the time of recertification, even when those requirements or fees differ from the requirements or fees in force at the time of initial certification or prior recertification. I understand and agree that any information submitted by me may be provided by UAMB to law enforcement agencies and federal, state, county, and local regulatory agencies at the discretion of UAMB or the request of such agencies.

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Signature

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Date

### **Professional Standards and Best Lending Practices**

As an appendage to its Code of Ethics, NAMB's Professional Standards & Besting Lending Practices are guidelines that NAMB members are expected to follow in assisting consumers through the mortgage origination process. Adherence to these standards will assure consumers that the member is acting professionally, without exerting or succumbing to pressure, influence or other tactics that seek to circumvent mortgage industry ethics & professional standards. Some guidelines may go beyond legal requirements, and are designed to emphasize the adherence to principles that consumers should expect when choosing a mortgage broker.

As a member of the UAMB/NAMB I pledge to:

- Abide by federal and state regulations pertaining to the mortgage lending industry;
- Offer rates and fees to all equally without discrimination based on race, color, religion, national origin, gender, marital status, sexual preference, or disability;
- Refrain from engaging in or responding to any party that seeks to circumvent professional industry standards, guidelines, rules, or regulations in a mortgage transaction;
- Charge only those fees disclosed or re-disclosed on the Good Faith Estimate;
- Provide accurate and complete information in all solicitations and advertising;
- Provide a written agreement, which explains the nature of the business and how I am compensated in this transaction;
- Inform client of lock-in options, and provide a written document which states loan terms and rate, and whether the rate is floating or locked;
- Disclose and explain all costs associated with the loan transaction;
- Explain the loan application and associated disclosures and documents;
- Present and explain all programs and pricing options;
- Explain the loan process from application to closing;
- Maintain open communication throughout the loan process.