



Mortgage
Bankers and
Brokers
Association
of New Hampshire, Inc.

6 Garvins Falls Rd, Suite 106
Concord, NH 03301
Phone: (603) 225-6111
Email: info@mbba-nh.org
Web site: www.mbba-nh.org

Application and Personal Point Audit

CMP

Certified Mortgage Professional

Name: _____ Title: _____ Date: _____

Company: _____ Address: _____

Phone: _____ Email: _____

CMP applicant must achieve the “Minimum Required Points” for each section (A, B, C, D)
MBBA-NH website: list of qualifying professional designations, education, application fee, MBBA-NH participation, professional membership, industry related organizations, renewal fee and renewal education

SECTION A. EXPERIENCE—Minimum required points = 25

- ◇ 5 years experience in residential real estate finance industry
- ◇ 3 years experience, plus a professional designation
- ◇ Attach resume and employer letter of recommendation

1. Company Name —5 points per year

List companies employed by and provide number of years and dates of employment:
 Minimum 5 years with no more than a 90 day gap.

Company Name	City, State	# of Years	Start/End Date of Employment (M/Y)	Points

2. Professional Designation = 10 points

Designation	Year Obtained	Current (yes/no)	Points

See the MBBA-NH for pre-approved professional designations. Any Professional Designations not on the pre-approved list must be approved by the CMP Committee. In order to be awarded points for a professional designation, the applicant’s credentials showing achievement of that designation must be submitted and the designation must be shown by the candidate to be active and in good standing at the time of CMP Application.

SECTION B. INDUSTRY EDUCATION—Minimum required points = 60

(NMLS 20 hour pre-license and 8 hour annual renewal or equivalent not eligible)

- ◇ 1 point per credit hour for any completed course/class on the MBBA-NH Approved Industry Education list (Applicant to provide certificate of completion).
- ◇ 1 point per credit hour for any completed course/class not on the MBBA-NH Approved Industry Education List but approved by CMP Selection Committee (Applicant must supply syllabus for course/class, and completion certificate)

Name of MBBA-NH Educational Program or Other	Date of Program	Points
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SECTION C. MBBA-NH Participation —Minimum required points = 20

- ◇ MBBA-NH President 10 points per year;
- ◇ Board of Governor/Member at Large 7 points per year;
- ◇ Committee Chair 5 points per committee/year;
- ◇ MBBA-NH Mortgage Conference Attendee 3 points each per year;
- ◇ MBBA-NH Compliance Conference Attendee 3 points per year;
- ◇ Committee Member 2 points per committee/year;
- ◇ Annual Dinner Attendance 2 points per year;
- ◇ Holiday Get-together Attendance 2 points per year;
- ◇ Golf Cup Participation 2 points each per year;
- ◇ Approved Avenues Article 2 points per article;
- ◇ Network @ Night Attendance 1 points per night;

Please see MBBA-NH website for a complete Participation Event/Position list

CMP candidate responsibility to maintain record of MBBA-NH participation and/or event attendance (MBBA-NH certificates)

Name of MBBA-NH Event	Date of Program	Points
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D. Industry Memberships/Community Activities—Minimum required points = 10

1. Professional Membership in Industry Related Organization = 5 points per organization (maximum)
 Please see MBBA-NH website for pre-approved Industry Related Organization list. If applicant’s Industry Related Organization is not on MBBA-NH’s pre-approved list, applicant may submit relevant information about Industry Related Organization to MBBA-NH’s CMP Review Committee for approval of Industry Related Organization. Applicant must show credentials for membership in association (pre-approved or not pre-approved) and membership must be active at time of CMP Application to be awarded points.

2. Community Volunteer = 2 points per organization (maximum) regardless of term served. Subject to the CMP Review Committee for Approval.

Name of Organization, Address, and Phone/Email	Activity	Participating Years	Points
Name of Organization, Address, and Phone/Email	Activity	Participating Years	Points

I attest that the above information is accurate to the best of my knowledge and that I agree with the Mortgage Bankers and Brokers Association of New Hampshire’s Canons of Ethics (listed on page 4 of this application).

Signature: _____ **Date:** _____

APPLICATION PROCESS

Exemplary Mortgage Industry professionals wishing to be recognized through the MBBA-NH's CMP designation will be required to submit all of the following items for the MBBA-NH CMP Committee's consideration:

- Completed CMP application form along with a Non-Refundable CMP Application Fee (check made out to MBBA-NH). Please see MBBA-NH website for CMP Application Fee.
 - The CMP Application fee entitles the CMP applicant to a complementary seat in the Principals of Mortgage Banking I Course.
- Provide Documentation supporting activity/points in Section A, B, C, & D
- Attain a passing score of 75% or higher on CMP exam
 - Exam to be administered just before the CMP installation program.
 - If you fail; Exam retakes are offered once per year, at the cost of the current CMP application fee.
- Provide a letter of recommendation from supervisor
- Be an employee of a Member in Good Standing of the MBBA-NH for at least the past two years.
- If required for candidate's job position, be Registered/Licensed and in good standing at Nationwide Mortgage Licensing System (NMLS) at the time of application.
- Meet all Federal, State, and local rules/regulations that allow the candidate to perform their position specific duties in New Hampshire at the time of application.
- Must pledge to observe and maintain MBBA-NH CANONS OF ETHICS AND STANDARDS OF PRACTICE in dealing with the public and with other members.

After the above-criteria are met and the application is approved by MBBA-NH, the applicant will be notified. The candidate will be awarded his/her Certified Mortgage Professional plaque and lapel pin at the MBBA-NH Annual Dinner in May and will enjoy the benefits bestowed upon CMP's, including, but not limited to, the use of the CMP designation on candidate's marketing & advertising pieces while in good standing with the MBBA-NH.

Send completed application and all supporting material to:

Mortgage Bankers and Brokers Association of New Hampshire, Inc.
6 Garvins Falls Road, Suite 106
Concord, NH 03301
Phone: (603) 225-6111
Email: info@mbba-nh.org
Web site: www.info@mbba-nh.org

CMP RENEWAL PROCESS

CMP Renewals are completed in even years. Renewal forms and supporting documentation must be submitted by April 1st in the renewal year. The following must be presented for consideration:

- ◇ Renewal Fee, see website
- ◇ Participation with the MBBA-NH as required by the renewal committee (see MBBA-NH website for Point requirements).
- ◇ Completion certificates showing 6 Approved Education Points since last renewal, (see MBBA-NH website for list of approved programs and points)
- ◇ Proof of current employment by a MBBA-NH Member Company
- ◇ If required for candidate's job position, be Registered/Licensed and in good standing at Nationwide Mortgage Licensing System (NMLS) at the time of renewal application
- ◇ Meet all Federal, State, and local rules/regulations that allow the candidate to perform their position specific duties in New Hampshire at the time of renewal application
- ◇ Must pledge to observe and maintain MBBA-NH CANONS OF ETHICS AND STANDARDS OF PRACTICE in dealing with the public and with other members.

Mortgage Bankers and Brokers Association of New Hampshire, Inc.

CANONS OF ETHICS AND STANDARDS OF PRACTICE

Preamble:

WHEREAS, the purposes for which the Mortgage Bankers and Brokers Association of New Hampshire, Inc. was organized include:

- Nurture the mortgage banking and broker correspondence system;
- Improve and expand the performance of the secondary market for mortgages;
- Encourage sound and ethical business practices among its members;
- Conduct research in financing techniques that improve the effectiveness of the mortgage banker and broker's participation in the nationwide market for mortgages;
- Inform its members of changes in mortgage laws and lending practices as well as pending legislation that affects the secondary market for mortgages;
- Sponsor meetings and educational programs; and Cooperate with public and private agencies in the establishment of sound real estate appraisal practices.

WHEREAS, the Members of this Association are mindful that the soundness, usefulness, prosperity and future of mortgage industry depends upon the honor, integrity and fidelity of all personnel engaged in this business.

THEREFORE, BE IT RESOLVED, that each member of the Association pledges to observe and maintain the following standards of conduct in dealing with the public and with other members.

CANON 1 - Members shall conduct their business in a professional manner, ensuring that their personnel are knowledgeable in the areas of mortgage banking or financing in which they participate and are acting in compliance with sound industry practices.

CANON 2 - Members shall act in conformity with applicable laws and regulations and shall cooperate in every appropriate way with all governmental bodies in the interest of establishing and maintaining an efficient and fair framework for mortgage credit.

CANON 3 - Members shall act in a manner that recognizes that integrity and confidence are essential in the mortgage banking or broker business.

CANON 4 - Member shall accord oral agreements in the same sanctity given to written agreements.

CANON 5 - Members shall not breach or avoid an agreement or commitment.

CANON 6 - Members shall encourage healthy competition in the mortgage banking or broker business.

CANON 7 - Members shall conduct their business without regard to race, color, sex, religion, marital status, national origin or age of the persons with whom they deal.

CANON 8 - Members shall preserve the integrity of all parts of a loan submission and appraisal report and make full disclosure of all pertinent facts including any interest they may have in the loan project or property.

CANON 9 - Members shall consider a servicing contract to be an integral part of the mortgage banking or broker correspondent system and such a contract shall be terminated only with sufficient reason with the good faith nature of such a contract being recognized by both parties.

CANON 10 - Member shall not quote to a prospective borrower interest rates or other loan items that are not likely of realization.

CANON 11 - Members shall make all reasonable efforts to process loan applications and advise applicants of approval or disapproval promptly and to close and disburse in a timely manner.

CANON 12 - Members shall use all efforts available in servicing investments entrusted to their care effectively to discharge their obligations to both investor and debtor.

CANON 13 - Members shall maintain all monies that are received as escrow, reserve or impound accounts in a prudent and identifiable manner and shall disburse these funds for the purpose for which they were received.

CANON 14 - Members shall cooperate with the Ethics Committee in furnishing information relative to any investigation of a possible violation of the Canons of Ethics and Standards of Practice.