



**MORTGAG
BANKERS
BROKERS
ASSOCIATION
OF NEW HAMPSHIRE**
P.O Box 2815
Concord, NH 03302-2815
Phone: (603) 225-6111
Email: info@mbba-nh.org
Web site: www.mbba-nh.org

BUILDING A STRONG FOUNDATION

Application and Personal Point Audit

CMP

Certified Mortgage Professional

Send completed application and all supporting material to MBBA-NH.

Name: _____ Title: _____ Date: _____
 Company: _____ Address: _____
 _____ Phone: _____ Email: _____

CMP IS RECOGNIZED BY NATIONAL MORTGAGE BANKERS ASSOCIATION AND NATIONAL ASSOCIATION OF MORTGAGE PROFESSIONALS

New Hampshire’s Certified Mortgage Professional (CMP) designation is recognized by the national Mortgage Bankers Association (MBA) and National Association of Mortgage Professionals (NAMB). Similar to our CMP, MBA and NAMB’s designations are based on a point system and will reward CMPs a specified number of points toward their respective designations. Contact the MBBA-NH office for more information.

A. EXPERIENCE—Minimum required points = 25
 Please attach resume and employer letter of recommendation.

1. MBBA-NH Member Firm—5 points per year

List companies employed by and provide number of years and dates of employment:

Company Name	City, State	# of Years	Date of Employment	Points
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

2. Nonmember Firm (engaged in real estate finance-related activities)

Three points for each of the first five years, five points per year for years six through 15, and two points for each additional year. List companies employed by and provide number of years and dates of employment:

Company Name	City, State	# of Years	Date of Employment	Points
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

3. Professional Achievement in a Mortgage Bankers and Brokers Association of New Hampshire, Inc. Firm
 (Minimum of five years established business).

Chief Executive Officer (10 points per year) _____
 # of Years in Position _____ Points _____
 Senior Vice President (6 points per year) _____
 # of Years in Position _____ Points _____
 Vice President (4 points per year) _____
 # of Years in Position _____ Points _____

POINT TOTAL (Page One) _____

B. INDUSTRY EDUCATION—Minimum required points = 70

1. 20 Hour SAFE Pre-licensing Course = 10 points; 20 Hour School of Banking course = 10 points; Per credit hour of an approved MBBA-NH course = 4 points; and Per credit hour of a non-approved MBBA-NH course = 2 points

Name of MBBA-NH Educational Program or Other	Date of Program	Points

2. **Education and/or Professional Designations**—Please attach certificates.
 Recognized professional designation = 10 points; Mortgage related Certificate of Achievement = 5 points; and Educational degree = 5 points

Designation	Award by Whom	Year	Points

C. SUPPLEMENTAL ACTIVITIES—Minimum required points = 50

1. **MBBA-NH Participation**
 MBBA-NH President = 10 points; Board of Governor/Member at Large = 7 points; Committee Chair = 5 points; Committee Member = 2 points; Annual Dinner Meeting or Social Functions = 2 points; New Hampshire Mortgage Conference = 3 points per year; Conference Vendor/Exhibitor = 3 points per year; Developer of NMLS/MBBA-NH Approved SAFE Course = 5 points per course; and MBBA-NH Course Instructor per topic/per year = 2 points per credit hour

Name of MBBA-NH Event	Date of Program	Points

2. **Instructor**
 MBBA-NH course instructor = 5 points; Realtor Board related seminars = 3 points; and Nonprofit home buyer or educational seminars = 1 point

Name of Educational Program	Length of Program	Point(s)

3. **Professional Membership in Industry Related Organization = 5 points per year (maximum)**
 (i.e., New Hampshire Association of Realtors, National Mortgage Bankers Association, NAMB, New Hampshire Bankers Association, New Hampshire Title Association, Home Builders & Remodelers Association of New Hampshire, Appraisal Institute – New Hampshire Chapter, New Hampshire Bar Association, and nonprofit housing related member)

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

POINT TOTAL (Page Two) _____

4. Community Volunteer = 2 points per year (maximum)

Name of Organization	Activity	Points
Name of Organization	Activity	Points
Point Total (This Page)		_____
Point Total (Page One)		_____
Point Total (Page Two)		_____
TOTAL 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 Code of Ethics (listed on the back panel of this document).

Signature: _____

Date: _____

APPLICATION PROCESS

Individuals wishing to participate in the MBBA-NH’s CMP program will be required to submit an application to MBBA-NH. Listed below are criteria to be met prior to receiving the CMP designation:

- Complete a CMP application form
- Submit a non-refundable fee of \$150 (make check payable to MBBA-NH)
- Accumulate a minimum of 145 points (backup documentation is required)
- Attain a passing score of 75% or higher on CMP final test
- Provide a letter of recommendation
- Be a member in good standing of MBBA-NH, Nationwide Mortgage Licensing System (NMLS), and State of New Hampshire Banking Department (as required)
- Applicant must be a member of MBBA-NH for a minimum of two years, at the time of designation

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 label pin at the annual dinner in May and will be authorized to use the CMP designation after his/her name.

Send completed application and all supporting material to:

Mortgage Bankers and Brokers Association of New Hampshire, Inc.
 P.O. Box 2815
 Concord, NH 03302-2815
 Phone: (603) 225-6111
 Email: info@mbba-nh.org
 Web site: www.info@mbba-nh.org

CMP RENEWALS

CMP designations are valid for a two-year period. Requirements of renewals are as follows:

1. Member of MBBA-NH
2. Member in good standing of MBBA-NH, NMLS, and State of New Hampshire Banking Department (as required)

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.