



Application and Personal Point Audit

CMP

Certified Mortgage Professional

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

P.O Box 2815
Concord, NH 03302-2815 overnight: 237 Dockham Shore Gilford NH 03249
Phone: (603) 225-6111
Email: info@mbba-nh.org **www.mbba-nh.org**

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

New Hampshire’s Certified Mortgage Professional (CMP) designation is recognized by the national Mortgage Bankers Association (MBA) and National Association of Mortgage Professionals (NAMB). Contact the MBBA-NH office for more information.

CMP applicant needs to earn the minimum required points in each section: Section A (mortgage industry experience 25 points), Section B (Industry Education 50 points) and Section C (Supplemental Activities 25 points.)

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
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Section A: Experience—minimum required points = 25 Section total _____

B. INDUSTRY EDUCATION—Minimum required points for this section = 50

1. MBBA-NH Participation

MBBA-NH Officer = 4 points; Board of Governor/Member at Large = 3 points; Committee Chair = 2 points; Committee Member (Education, Legislative, Public Relations, Membership, Social Media/Outreach Committee = 1 point per year; Attending Annual Dinner, Mini Events, or Social Functions = 1 point per event.

Name of MBBA-NH Event	Date of Program	Point(s)
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2. Industry Education: Attending Principles of Mortgage of Banking I & II = 2 points per module; Tri-State Mortgage Conference = 2 points per year; MBBA-NH Compliance Conference = 2 points per year. NEMBC Conference = 2 points per year; Conference Vendor/Exhibitor = 3 points per year; Approved MBBA-NH class = 2 points; non-approved MBBA-NH class (submit description for approval) = 1 point; Passing 20 Hour SAFE Pre-licensing Course = 10 points.

Name of MBBA-NH Educational Program or Other	Date of Program	Point(s)
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3. Instructor

Speaking at an MBBA-NH sponsored function/conference = 3 points; Course Instructor MBBA-NH Principles of Mortgage Banking I & II = 3 points per module; Instructor MBBA-NH’s Realtor Continuing Education class = 1 point per class. Speaking at Nonprofit home buyer or educational seminars = 1 point; Developer of MBBA-NH Approved Course = 5 points per course.

Name of Educational Program	Number of Program	Point(s)
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4. Professional Achievement in a Mortgage Bankers and Brokers Association of New Hampshire, Inc. Firm (Minimum of five years established business).

Chief Executive Officer (4 points per year) _____	#of Years in Position	Point(s)
Senior Vice President (3 Points per year) _____	# of Years in Position	Point(s)
Vice President (2 Points per year) _____	# of Years in Position	Point(s)

Section B: Industry Education—minimum required points = 50 section total _____

C. SUPPLEMENTAL ACTIVITIES—Minimum required points for this section = 25

1. 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	Participating Years	Points
Name of Organization	Participating Years	Points

2. Participate in Housing Related Community Event—1 credit/event per year (effective June 2018)

Event	Benefit of	Year	Point(s)
Event	Benefit of	Year	Point(s)

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

Name of Organization	Activity	Point(s)
Name of Organization	Activity	Point(s)

Section C: Supplemental Activities—minimum required points = 25 **section total** _____

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 \$399 (make check payable to MBBA-NH), fee must be paid if someone uses Preferred Corporate Partner complimentary admission to (POMB I) and then applies for CMP. To waive application fee—after completing (POMB I) full course, they are allowed to transfer the paid cost of the (POMB I) to the fee for CMP. This transfer is only allowed in the year they apply for CMP.
- Attain minimum points for each section A. B. C. 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 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

Overnight: 237 Dockham Shore Road, Gilford, NH 03249

CMP RENEWALS

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

- 1) Member of MBBA-NH
- 2) Submit annual CMP renewal showing proof of earning 3 Participation Points with \$75.00 payment.
- 3) 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.