



**Application and Personal Point  
Audit**

**CMP**

**Certified Mortgage Professional**

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

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

Name: \_\_\_\_\_ Title: \_\_\_\_\_ Date: \_\_\_\_\_

Company: \_\_\_\_\_ Email: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

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, 30 points), Section B (Industry Education, 40 points) and Section C (Industry Engagement, 50 points.)**

**A. MORTGAGE INDUSTRY EXPERIENCE—Minimum required points = 30**

Please note: Must have a minimum of three years' experience in the mortgage industry.  
 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

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

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

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

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

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

**Professional Level of Achievement in a Mortgage Bankers and Brokers Association of New Hampshire, Inc. firm**  
Including but not limited to, CEO, President, Senior Vice President, Underwriting Manager, Compliance Officer etc.

Title (With direct reports - 2 points per year)	# of Years in Position	Points
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Title (Without direct reports - 1 point per year)	# of Years in Position	Points
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<b>Section A: Experience - <u>Minimum required points for this section = 30</u></b>	<b>Total Points</b> _____
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**B. INDUSTRY EDUCATION - Minimum required points = 40**

**1. Industry Education Attendance**

Principles of Mortgage of Banking I & II = 2 points per module	Tri-State Mortgage Conference = 2 points per yr	NH Housing Homeownership Fellows Graduate = 15 points	NEMBC Conference = 2 points per yr
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	Points
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Name of MBBA-NH Educational Program or Other	Date of Program	Points
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**2. Instructor**

Including but not limited to:

Speaking at an MBBA-NH sponsored function / conference = 3 points	Course Instructor at Principles of Mortgage of Banking I & II = 8 points per module	Instructor for an approved NH Real Estate Continuing Education class = 2 points per class
Speaking at Nonprofit home buyer or educational seminars = 2 points	Developer of MBBA-NH Approved Course = 5 points per course	Other: Please submit to MBBA-NH for review and point allocation

Name of Educational Program	Number of Program	Points
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Name of Educational Program	Number of Program	Points
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**3. Designations and Certifications - 1 point per hour of education (excludes NMLS licensing requirements)**

Including but not limited to: Certified Mortgage Banker, Accredited Mortgage Professional, Certified Residential Underwriter, Certified Mortgage Servicer, Certified Mortgage Compliance Professional and NHHFA Fellowship.

Name of Designation or Certification	When Received or Earned	Points
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Name of Designation or Certification	When Received or Earned	Points
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**4. Articles, Publications and Industry Promotion - 5 points for each industry promotions endorsed by MBBA-NH, 3 points for each industry promotion not sponsored by MBBA-NH (excludes articles/publication of self-promotion)**

Publication, Program, Event Name	Date	Points
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Publication, Program, Event Name	Date	Points
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<b>Section B: Industry Education - <u>Minimum required points for this section = 40</u></b>	<b>Total Points</b> _____
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**C. INDUSTRY ENGAGEMENT - Minimum required points = 50**

**1. MBBA-NH Participation (must be within the last 5 years to qualify)**

Board of Governor/Member at Large = 10 points	Committee Chair = 8 points
Committee Member (Education, Legislative, Public Relations, Membership, Social Media/Outreach Committee) = 5 points per year	Attending Annual Dinner, Mini Events, or Social Functions, etc. = 2 points per event (must be within the last five years)

Name of MBBA Event	Date of Program	Points
Name of MBBA Event	Date of Program	Points
Name of MBBA Event	Date of Program	Points
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**2. Professional Membership in Industry Related Organization - 4 points per year for NH related membership/organization, 2 points per year for non- NH related membership/organizations. Total maximum 20 points allowed.**

Including but not limited to:

New Hampshire Association of Realtors	New Hampshire Bankers Association	National Mortgage Bankers Association
National Association of Mortgage Brokers (NAMB)	New Hampshire Title Association	Home Builders & Remodelers Association of New Hampshire
Appraisal Institute – New Hampshire Chapter	New Hampshire Bar Association	Nonprofit housing-related member

Name of Organization	Participating Years	Points
Name of Organization	Participating Years	Points

**3. Participate in NH specific Housing-Related Community Event - 4 credits per event per year (maximum 20 points)**

Event	Benefit of	Year	Points
Event	Benefit of	Year	Points

**4. NH specific Community Volunteer - 4 credits per event per year (maximum 20 points)**

Name of Organization	Activity	Points
Name of Organization	Activity	Points

**Section C: Industry Engagement - Minimum required points for this section = 50**      **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 \$399.00** (make check payable to MBBA-NH). Fee must be paid if someone uses Preferred Corporate Partner complimentary admission to Principles of Mortgage of Banking I (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 and C. Backup documentation is required.
- Attain a passing score of 75% or higher on the 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).

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](mailto:info@mbba-nh.org)  
Overnight shipping: 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)

# 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.

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.

- 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; and
- 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.

**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.