



## **CERTIFIED MORTGAGE LENDER (CML) APPLICATION FOR DESIGNATION**

Colorado Mortgage Lenders Association (“CMLA”) offers a certification program titled “Certified Mortgage Lender” (“CML”). The CML designation may be earned through a combination of industry experience, education and training, licensing and other credentialing, and participation in industry associations. The CML designation demonstrates to consumers and business associates a high level of competence, expertise, and dedication to mortgage lending as your chosen career. An applicant must have a minimum of two years experience in real estate lending or a related field, and accumulate a minimum of 150 points to be awarded the CML designation. Please review the CML Application for details as to the minimum number of points required and the maximum number of points allowed for each category.

The CML designation is awarded for a three-year period. In order to renew your CML designation, one must accrue 50 points over that three-year period. Attending CMLA events, participating on a CMLA committee, or completing a CMLA education program can earn CML points.

Please complete the application and sign and date the last page. Attach all supporting documents. If you are not a CMLA member, meaning that you do not affiliate with a member company, you must also submit a letter of recommendation from a senior officer of your company, and two business references from individuals who are neither company employees nor relatives.

This application includes questions regarding your career. Specifically, whether you may have convicted of certain crimes or have had certain approval status suspended or terminated by certain government agencies. Any information you provide is done so voluntarily and will be used to determine your eligibility for the CML designation. CMLA reserves the right to reject any applicant based on illegal or unethical business practices.

Submit application and the application fee or \$150 to the following address: CMLA, 7000 E. Belleview Avenue #203, Greenwood Village, Co 80111, Attention: CML Designation. Should you not be awarded the CML Designation, \$125 of the application fee will be forwarded back to you. Applications are submitted to the review board on the 15<sup>th</sup> of each month. The Committee will then send status letter out on the first day of the following month.

The CML designation is recognition by the Colorado Mortgage Lenders Association of your accomplishments. This designation is not a license or certification and should not be represented as such. No local, state, or federal government or government agency, including any agency that oversees educational matters offers this designation. This designation is not confirmation of any knowledge or training any employer or any certifying or licensing entity may require. This designation is not in any way a guarantee of employment and is not a replacement for a comprehensive training or qualification program. With limitations set forth by the Colorado Division of Real Estate, the CML designation can be used to gain exemption to certain education and testing requirements for mortgage brokers. Visit <http://cmla.com/mortgagetraining/> for more information and requirements and possible exemption.

# REQUIREMENTS TO RECEIVE THE CML DESIGNATION

## Criteria

- Individual must have accumulated a minimum of 150 quality points (see attached point criteria).
- Non-CMLA members must submit a letter of recommendation from a senior officer of their firm.
- Non-CMLA members must submit two business references from individuals who are neither company employees nor relatives.
- An application fee of \$150 must accompany your application.
- The CML designation is good for three years. In order to renew, you must accrue 50 points. This can be accomplished via time in the mortgage industry as well as participation in CMLA and mortgage industry educational events and networking events.

## Accrual of CML Points:

### A. Experience

**Minimum points required for this category: 20**

**Maximum points allowed for this category: 100**

Ten points are given for each year of real estate lending experience (mortgage banker, mortgage broker, realtor or any other affiliated fields).

### B. Education

*Formal and industry education*

**Minimum points required for this category: 20**

**Maximum points allowed for this category: 50**

CMLA half-day educational event	5
Industry Training (less than 4 hrs)	5
Associates Degree	5
CMLA "The RESPA Review" 75% mastery	5
Four -Year College Degree	10
Advanced Degree in law, MBA or other relevant specialty	10
Full day CMLA educational event	10
Industry Training (more than 4 hrs)	10
Four -Year Degree in real estate or finance	15
Multiple day CMLA educational event	15
- <i>CampusMBA and CML Mortgage courses max. points</i>	100
CampusMBA course	20
CCA courses prior to August 2007	25
CCA courses after August 2007	30

### C. Related Licenses or Certifications

**Maximum Point Credit 20**

### D. Participation in Affiliated Associations

**Minimum points required for this category: 15**

**Maximum points allowed for this category: 50**

CMLA luncheon	5
CMLA Convention	10
Committee participation	20
Future Mortgage Leaders Graduate	25
Committee Chair or co-Chair	30
Elected or Appointed Director (Board of Directors)	40
Association Former Chairman/Past President	50

**APPLICANT** (PRINT OR TYPE INFORMATION)

\_\_\_\_\_  
Name Home Phone Number

\_\_\_\_\_  
Personal Address

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Personal email address

**EMPLOYMENT**

\_\_\_\_\_  
Present Employer Business Phone Number

\_\_\_\_\_  
Business Address

\_\_\_\_\_  
City State Zip Code

\_\_\_\_\_  
Work email address

**Payment Information**

**Application Fee \$150.00**

Check enclosed for \$ \_\_\_\_\_ (Please make check out to CMLA)

Please charge my credit card \$ \_\_\_\_\_ Visa \_\_\_\_\_ MC \_\_\_\_\_ AMEX \_\_\_\_\_

Card Number: \_\_\_\_\_ Expiration Date \_\_\_\_\_

Name: \_\_\_\_\_ Signature: \_\_\_\_\_

**EXPERIENCE**

List mortgage industry companies you have worked at over the past 10 years. 10 points per year of mortgage industry experience Minimum points – 20 Maximum points - 100

1 year = 10 points

_____	_____	_____	Points _____
Company	City and State	Dates Employed	
_____	_____	_____	Points _____
Company	City and State	Dates Employed	
_____	_____	_____	Points _____
Company	City and State	Dates Employed	
_____	_____	_____	Points _____
Company	City and State	Dates Employed	
_____	_____	_____	Points _____
Company	City and State	Dates Employed	

**Total Industry points \_\_\_\_\_**

**Minimum points - 20  
Maximum points - 100**

# **EDUCATION**

List formal education as well as industry education. **Industry education must have been completed over the past three years. Minimum points – 20 Maximum points - 50**  
 Please note page 6 regarding Campus MBA, CCA and Pikes Peak Community College.

Formal and industry education:

**5 points –**

- CMLA half-day educational event
- Industry training (less than 4 hours)
- Associates Degree
- CMLA “The RESPA Review”, 75% mastery (<http://respa.knowledgefactor.com/>)

**10 points –**

- Four-year degree
- Advanced Degree (relevant to mortgage industry)
- Full day CMLA educational event
- Industry training (more than 4 hours)

**15 points –**

- Four-year degree in Real Estate or Finance
- Multiple day CMLA educational event – 2 day minimum.

	Date & Year	Points _____
	Date & Year	Points _____
	Date & Year	Points _____
	Date & Year	Points _____
	Date & Year	Points _____
	Date & Year	Points _____
	Date & Year	Points _____

**Total Education Points** \_\_\_\_\_

**Minimum points - 20**  
**Maximum points - 50**

Campus MBA; CCA AND/OR Pikes Peak Community College

Please list courses completed through these programs. Submit transcript with application

**20 points** – Campus MBA courses

**25 points** – CCA courses, prior to August 2007

- Intro to Mortgage Banking
- Residential Mortgage Loan Origination
- Residential Mortgage Processing
- Residential Mortgage Underwriting
- Residential Loan Closings
- Introduction to Secondary Marketing

**30 points** – CCA/Pikes Peak Community College courses, beginning August 2007

- Mortgage Banking & Ln Orig.
- Res Processing & Underwriting
- Ln Closing/Secondary Marketing

_____	_____	Points _____
Course Taken/Instructed	Date of Course	
_____	_____	Points _____
Course Taken/Instructed	Date of Course	
_____	_____	Points _____
Course Taken/Instructed	Date of Course	
_____	_____	Points _____
Course Taken/Instructed	Date of Course	
_____	_____	Points _____
Course Taken/Instructed	Date of Course	
_____	_____	Points _____
Course Taken/Instructed	Date of Course	

**Total Campus MBA/CCA/Pikes Peak CC Points** \_\_\_\_\_

**Maximum points - 100**





**BACKGROUND INFORMATION**

If applicable, are you licensed as a mortgage broker? \_\_\_ Yes \_\_\_ No

Have you ever been convicted of a felony? \_\_\_ Yes \_\_\_ No

If so, did that felony involve charges of fraud, misrepresentation or other business and/or financial dealings? \_\_\_ Yes \_\_\_ No

If yes, you may submit any details you wish to be considered:

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Have you ever had a professional license or certification suspended, revoked, or otherwise terminated? \_\_\_ Yes \_\_\_ No

If yes, you may submit any details you wish to be considered:

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**Background Information cont.**

Have you ever been listed on the Limited Denial Participation list or the Excluded Parties List system? \_\_\_ Yes \_\_\_ No

If yes, you may submit any details you wish to be considered:

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Have you ever been denied membership in any other National or State association that deals with real estate or mortgages? \_\_\_ Yes \_\_\_ No

If yes, you may submit any details you wish to be considered:

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**ACKNOWLEDGMENT:**

By signing below, applicant certifies that the information given in this document or any attached documents to be true, correct and complete, and that the applicant acknowledges that the CML Committee may verify any information on the “CML Application” or attachments supplied by the applicant. Furthermore, applicant acknowledges that the information provided will be used to determine eligibility for the CML designation. Applicant accepts that withholding information from this application or providing false or misleading information shall be considered grounds for termination of the CML designation. NOTE: The CML Designation is recognition by the Colorado Mortgage Lenders Association of your accomplishments. This designation is not a license or government-sanctioned certification and should not be represented as such. No local, state, or federal government or government agency, including any agency that oversees educational matters, endorses or accredits this designation. This designation is not confirmation of any knowledge or training any employer or any certifying or licensing entity may require. This designation is not in any way guarantee of employment and is not a replacement for a comprehensive training or qualification program.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date