

# CMLA

## **COLORADO MORTGAGE LENDERS ASSOCIATION**

*Founded in 1956*

## **INDIVIDUAL MEMBERSHIP APPLICATION**



# Individual Membership Application

Name and Title: \_\_\_\_\_ Phone: (     ) \_\_\_\_\_  
Mailing Address: \_\_\_\_\_ Fax: (     ) \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip : \_\_\_\_\_  
Referred By: Web Site  Individual : \_\_\_\_\_ Years in Mortgage: \_\_\_\_\_ years  
Email: \_\_\_\_\_

Are you currently licensed by the Colorado Department of Real Estate?  Yes  No

License Number: \_\_\_\_\_

Has FHA/VA/FNMA/FHLMC/GNMA ever denied you participation?  Yes  No

If yes, please attach letter of explanation?

Have you ever been convicted of fraud or misrepresentation?  Yes  No

If yes, attach letter of explanation.

Company: \_\_\_\_\_ Phone: (     ) \_\_\_\_\_

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

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip : \_\_\_\_\_

This Application for Individual Membership to the Colorado Mortgage Lenders Association (CMLA) must be fully completed and must be accompanied by your first year membership dues and a signed Code of Ethics form. Mail these items to the CMLA office at the address below. Once the above information is verified, your application will be referred to the CMLA Committee for review.

## Is your employer a member of CMLA?

**Yes** - Please send a check made payable to CMLA or fill out the credit card form below for **\$45.00**

**No** - Please send a check made payable to CMLA or fill out the credit card form below for **\$250.00** and provide two references : \_\_\_\_\_  
\_\_\_\_\_

Dues Payment: Charge dues to credit card  Visa  MasterCard  AMEX  Check enclosed

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

Name as it Appears on Card: \_\_\_\_\_ Signature: \_\_\_\_\_

Signature

Date Signed

Type or Print Name

Title

COLORADO MORTGAGE LENDERS ASSOCIATION 7000 E. Belleview Ave. • Greenwood Village, CO 80111  
Phone: (303) 773-9565 • Fax: (303) 773-8746 • E-mail: admin@cmla.com

# Code of Ethics Certification

To apply for membership, please read and sign this Code of Ethics Certification, complete the Application for Membership and mail the completed form and first year dues to the CMLA office for processing. You will receive written confirmation of your membership upon approval.

## COLORADO MORTGAGE LENDERS ASSOCIATION CODE OF ETHICS

Whereas, the Members of the Colorado Mortgage Lenders Association are mindful that the soundness, usefulness, and prosperity and future of mortgage lending depend upon the honor, integrity and fidelity of all personnel engaged in this business.

Therefore, Be It Resolved, that each Member of this Association pledge 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 lending 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 lending business.

CANON 4: Members shall accord oral agreements 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 lending business.

CANON 7: Members shall conduct their business without regard to race, creed, color, sex, marital status, familial status, religion, national origin, ancestry, age or handicap 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 not quote to a prospective borrower interest rates or other loan terms which are not likely of realization.

CANON 10: 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 11: Members shall use all efforts available in servicing investments entrusted to their care to effectively discharge their obligations to both investor and debtor.

CANON 12: Members shall maintain all monies which 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 or as required by law.

CANON 13: Members shall cooperate with the Ethics and Consumer Relations Committee in furnishing information relative to any investigation of a possible violation of the Code of Ethics.

I hereby certify that I have conducted my business according to the above standards and in accordance with the applicable standards of any other business or profession in which I have been engaged. I hereby pledge to observe and maintain these standards.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Type or Print Name

\_\_\_\_\_  
Date Signed