



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, 4380 S Syracuse St, Suite #315, Denver, CO 80237. Should you not be awarded the CML Designation, \$125 of the application fee will be refunded back to you. Applications are submitted to the review board on the 15th 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
<u>Former Chairman/Past President of CMLA</u>	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:_____ Exp. Date:_____ Security Code:_____

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 of Finance
- Multiple day CMLA educational events – 2 day minimum.

		Points _____
Degree, Certificate, or Title of Educational Program	Date & Year	
		Points _____
Degree, Certificate, or Title of Educational Program	Date & Year	
		Points _____
Degree, Certificate, or Title of Educational Program	Date & Year	
		Points _____
Degree, Certificate, or Title of Educational Program	Date & Year	
		Points _____
Degree, Certificate, or Title of Educational Program	Date & Year	
		Points _____

Total Education Points _____

Minimum points - 20
Maximum points - 50

ADDITIONAL EDUCATION

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

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

LICENSES

This can include mortgage, real estate and appraisal licenses. Licenses MUST be active.
Please supply a copy of license or certification. Maximum points - 20

10 points – each active license

_____	:	_____	Points _____
License or Certification	Date Issued	Date Expires	
_____	:	_____	Points _____
License or Certification	Date Issued	Date Expires	

Total license(s) points _____

Maximum points - 20

PARTICIPATION IN AFFILIATED ASSOCIATIONS (i.e., CMLA, COAMP, MBA)

List your participation in industry related organizations. This reflects both local and national associations. **Participation must be within the last three years.** Exception is given to former Presidents and Executive Officers of boards. **Please list dates** simply being a member doesn't constitute points. **No points will not give if we can not verify your attendance or participation with a committee.** Minimum points – 15 Maximum points - 50

5 points – CMLA luncheons (maximum 3) you must be able to provided dates(s) of attendance.

10 points –

CMLA convention, you must be able to provided date(s) of attendance.

Volunteer for Industry education/training/legislative/networking event

20 points –

Participate on a committee

25 points –

Future Mortgage Leaders Graduate

30 points –

Chair or Co-Chair of a committee or project

40 points –

Board Member of industry related organization

50 points –

Former Chairman/Past President of CMLA

Participation points

_____	Points _____
Participation _____	Dates of Participation _____
_____	Points _____
Participation _____	Dates of Participation _____
_____	Points _____
Participation _____	Dates of Participation _____
_____	Points _____
Participation _____	Dates of Participation _____

Total participation points _____

Minimum points – 15

Maximum points – 50

TOTAL POINTS _____

CML REQUIRES A MINIMUM OF 150 POINTS.

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:

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:

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:

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:

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