



The Colorado Mortgage Lenders Association (CMLA) and Campus MBA have teamed up to offer the Certified Mortgage Lender (CML) Program online! The designation “CML” demonstrates to consumers and business associates a high level of competence, expertise, and dedication to mortgage lending as a chosen career.

In addition to the six classes required for the CML designation, gain access to all 37 Campus MBA web-based courses – for one price.

	Member	Non-member
Individual	\$400	\$500
2-10 people	\$350	\$450
11-24 people	\$325	\$425
25+ people	\$300	\$400
Prices are per person. Individual accounts should not be shared.		

One year individual renewals may be purchased for \$250 for members and \$350 for non members.

If registering more than one person, send an Excel spreadsheet with first and last names, company name, and email addresses to CMLA

- by email to [admin@cmla.com](mailto:admin@cmla.com)
- by faxing this form to (303) 773-8746

## Certified Mortgage Lender (CML) Course Descriptions

If you are accruing points to be applied toward CMLA’s “CML” designation, the following courses will earn 20 points each. Other Campus MBA courses beyond the CML designated courses will earn 10 points each.

### Introduction to Residential Mortgage Brokering (20 points)

This course provides an overview of the lending process, the players, and types of mortgage professionals. Topics include:

- This broker-wholesaler relationship
- Use of technology in mortgage lending
- Laws impacting mortgage brokering
- Guide to regulatory compliance

### Origination Basics for Mortgage Brokers (20 points)

This course begins with an overview of loan production and the role of the broker/originator in the process. Next it examines the steps of initial contact and prequalification, including calculation of the LTV and qualification ratios. Topics include:

- A detailed description of the Uniform Residential Loan Application
- TIL/GFE essential disclosures

### Processing from A-Z (20 points)

This course covers skills essential to successful loan processing, such as how to calculate underwriting ratios, how to order and review verifications, and what to look for in reviewing loan file documents. Topics include:

- The processor’s role in mortgage lending
- Regulatory compliance
- Loan application / verification documentation

### Essentials of Government Loan Processing (20 points)

This course provides a general understanding of the procedural requirements, documentation and terminology associated with FHA and VA loan programs. Topics include:

- Essentials of Government Loan Processing
- Role of the loan processor
- Loan finance

### Essentials of Residential Underwriting (20 points)

This course presents an overview of the underwriting process and the underwriter's responsibilities in the process. Topics include:

- Types of real estate transactions
- Key components in evaluating residential mortgage applicants
- Credit and debt, fund, and income analysis

### Fair Lending Essentials (20 points)

This course seeks to achieve an overview of the multiple elements involved in fair lending with a focus on the real estate industry. Topics include:

- Regulatory compliance laws
- Discrimination and diversity
- Third party providers and tracking
- HMDA-LAR

**For more information about Colorado Campus MBA and to register for courses, visit the CMLA web site at [www.cmla.com](http://www.cmla.com)**

You may also elect to take the following print-based courses which are available at additional cost directly through Campus MBA:

### **Closing, Shipping, and Warehousing (20 points)**

This course describes the brief interim of ownership between closing the individual loan and shipping the packaged pool of mortgages to the secondary market investor. Topics include:

- A brief review of the entire mortgage banking process
- Legal issues associated with the transfer of real estate
- Closing the residential mortgage loan
- Mortgage warehousing, shipping and delivery

### **Residential Secondary Mortgage Market (20 points)**

Here's your opportunity to gain a complete understanding of the theory and practical applications of secondary market operations from a mortgage banker's point of view. Topics include:

- Fundamental knowledge about mortgage-backed securities
- Master residential secondary marketing principles and pricing programs
- Operational philosophies guiding the secondary mortgage market today



## **Colorado Campus MBA Course Registration**

If registering more than one person, send an Excel spreadsheet with first and last names, company name, and email addresses for each person to CMLA by fax at (303) 773-8746 or by email to: [admin@cmla.com](mailto:admin@cmla.com)

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

Company Name: \_\_\_\_\_

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

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

E-mail: \_\_\_\_\_

**\*Please include your email address as your Colorado Campus MBA access password will be sent to you via email.**

Check enclosed for \$ \_\_\_\_\_  Please charge my credit card \$ \_\_\_\_\_  VISA  MC  AMEX

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

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

**For membership information, please visit the CMLA web site at [www.cmla.com](http://www.cmla.com)**

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