



CERTIFIED MORTGAGE LENDER (CML) APPLICATION FOR DESIGNATION

Colorado Mortgage Lenders Association (CMLA), in cooperation with Colorado CampusMBA, has introduced an accredited mortgage training and certification program titled Certified Mortgage Lender (CML). The CML designation may be earned through years of experience in the real estate finance industry, participation in mortgage lending trade associations, and/or education.

The CML designation demonstrates to consumers and business associates a high level of competence, expertise, and dedication to mortgage lending as your chosen career.

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."

Please complete the application and sign and date the last page. Attach all supporting documents.

If you are not a CMLA member, you must 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.

The CML designation is awarded for a three-year period. In order to maintain your CML designation, you must accrue 50 points over this period of time. Points can be accrued via attendance of CMLA luncheons, committee participation, education classes, Convention, and other apropos industry related events.

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 reviewed monthly.

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, 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 a guarantee of employment and is not a replacement for a comprehensive training or qualification program.

APPLICANT (PRINT OR TYPE INFORMATION)

Name

Personal Address

Home Phone Number

City

State

Zip Code

Personal email address

Present Employer

Business Phone Number

City

State

Zip Code

Work email address

Payment Information – Cost \$150

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

Please charge my credit card \$_____ Visa_____ MC_____ AMEX_____

Card Number:_____ Expiration Date_____

Name:_____ Signature: _____

INDUSTRY RELATED 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

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

Total Industry points _____

EDUCATION

List formal education as well as industry education. **Industry education must have been completed over the past three years.** Please note page 5 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

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

Minimum points – 10

Maximum points - 30

		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 Formal/Industry Education Points _____

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

Maximum points - 100

_____	_____	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 _____

RELATED LICENSES OR CERTIFICATIONS

This can include mortgage, real estate and appraisal licenses. Licenses must be active. Please supply a copy of license or certification.

10 points – each active license
Maximum points - 20

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

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

Total license(s) points _____

PARTICIPATION IN AFFILIATED ASSOCIATIONS (i.e., CMLA, CAMB, 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.

5 points – CMLA luncheons (maximum 3)

10 points –

CMLA convention

Volunteer for Industry education/training/legislative/networking event

20 points –

Participate on a committee

30 points –

Chair or Co-Chair of a committee or project

40 points –

Board member of industry related organization

50 points –

Association President (past or present over the past 10 years)

Minimum points – 15 Maximum points - 50

Participation points cont.

_____	_____	Points _____
Participation	Dates of Participation	
_____	_____	Points _____
Participation	Dates of Participation	
_____	_____	Points _____
Participation	Dates of Participation	
_____	_____	Points _____
Participation	Dates of Participation	
		Total participation points _____

Total CML points _____ (Must be at 150 points or more)

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