



# CERTIFICATE / DESIGNATION PROGRAM

*For Mortgage Lending Professionals*

## *Show Them...!*

You've worked hard to become a skilled professional in the mortgage lending industry. Why not show your accomplishments by displaying a Designation behind your name, and a plaque on your wall?

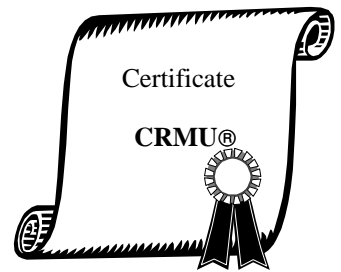
Professional Designations available through AMLA, CMBA, NNMBA, or OMBA include:



*Certified Residential Mortgage ORIGINATOR®*



*Certified Residential Mortgage PROCESSOR®*



*Certified Residential Mortgage UNDERWRITER®*

These Designations are available through the Arizona Mortgage Lenders Association (AMLA), the California Mortgage Bankers Association (CMBA), the Nevada Mortgage Bankers Association – Northern Chapter (NNMBA), and the Oregon Mortgage Bankers Association (OMBA), by following these steps\*:

1. Completing “required classes which are offered by Mortgage Training Services (MTS); or
2. Submitting to MTS, proof of completing similar classes presented by other trainers; or
3. Submitting to MTS, proof of experience in the class subject(s) and “testing-out”, or
4. A combination of the first three steps.

\*Other conditions apply – see Designation Registration Form or contact MTS.

MTS offers classes regularly in Arizona, California, Nevada, Oregon, Texas, Washington, and several Southeast States.

Class schedules are posted at [www.loantrainer.com](http://www.loantrainer.com), or Call MTS at: 1-888-498-8511, or

Email: [MTS@loantrainer.com](mailto:MTS@loantrainer.com)

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## DESIGNATION PROGRAM REGISTRATION

### ELIGIBILITY REQUIREMENTS & PREREQUISITES

#### CERTIFICATE OF COMPLETION:

1. To begin the Originator or Processor Programs, there are no prerequisites.
2. To begin the Underwriter Program, you must submit proof of completion of at least one year's full-time mortgage lending experience; e.g., processing, funding, originating, etc. Proof shall be a current Resume and supervisor's letter of recommendation.
3. Successful completion of seminars listed in the next page.\*

\*Required seminars may be challenged by submitting proof of previous experience or training **and** "Testing-out" (for a fee).

#### DESIGNATION (CRMO/CRMP/CRMU):

1. Completion of pertinent requirements for Certificate (See information to the left).
2. Proof of completion of not less than one year's full-time residential mortgage loan experience in the area of your selected designation. Proof shall be a current resume and the required letter of recommendation from supervisor.
3. Proof of membership in one of these State Lending Associations, or their Affiliate Associations: Arizona Mortgage Lenders Association (AMLA), California Mortgage Bankers Association (CMBA), Northern Nevada Mortgage Bankers Association (NNMBA), or Oregon Mortgage Bankers Association (OMBA). Other Associations may be acceptable case-by-case.

### OTHER INFORMATION / CONDITIONS

1. A Registration Fee (\$150) is accepted subject to approval of applicant's eligibility into the selected Certificate Program. Eligibility requirements are specified above. Decisions on eligibility will be made within three weeks of receipt of application and other required documentation. Written notice will be provided applicant. Declined applicants will receive a full and prompt refund of their registration fee. Once your application is accepted, the registration fee is **Nonrefundable.**
2. Upon payment of the registration fee and acceptance of your application, you will be authorized to use the word "Candidate" with your chosen Designation; e.g.:
  - CRMU® Candidate**
  - CRMP® Candidate**
  - CRMO® Candidate**

### APPLICATION FORM FOR PROGRAM ACCEPTANCE

Please register me for the following program (check one only):

**UNDERWRITER / CRMU**     **PROCESSOR / CRMP**     **ORIGINATOR / CRMO**

Please check information that's included with your application:

- Non-refundable application fee of **\$150**, made payable to: Mortgage Training Services (or MTS).
- Complete and current resume of work experience.
- Supervisor's "Letter of Recommendation".
- Proof of membership in a "Member Association".
- Letter of Intent to challenge certain seminars - with proof of completion of certain training.

Applicant Name	Mailing Address
Company Name	City
Position	State
Phone	Zip
	Fax Number
	Email

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

Mail completed form, with payment, to:  
**Mortgage Training Services**  
 1650 Sierra Ave., Suite 202  
 Yuba City, CA 95993-8986



**DESIGNATION PROGRAM REQUIRED CLASSES**

**CRMO® - CERTIFIED RESIDENTIAL MORTGAGE ORIGINATOR**

<b><u>Class No.</u></b>	<b><u>Required Classes*</u></b>	<b><u># of Hours</u></b>
LO-101	<i>Intro To Loan Origination</i>	6
C-1	<i>Conventional Financing</i>	7
F-1	<i>FHA Financing</i>	7
V-1	<i>VA Financing</i>	7
Self-1	<i>Evaluating The Self-Employed Borrower</i>	3
Sales-1	<i>Sales &amp; Marketing 101</i>	<u>3</u>
	Minimum Hours Sub-Total:	33
	<i>ELECTIVES</i> (select from MTS or other training classes)	<u>14</u>
	<b>Minimum Hours Total:</b>	<b>47</b>

**CRMP® - CERTIFIED RESIDENTIAL MORTGAGE PROCESSOR**

<b><u>Class No.</u></b>	<b><u>Required Classes*</u></b>	<b><u># of Hours</u></b>
LP-101	<i>Intro To Loan Processing</i>	6
C-2	<i>Conventional Loan Processing</i>	7
V-2	<i>VA Loan Processing</i>	7
F-2	<i>FHA Loan Processing</i>	7
Self-1	<i>Evaluating The Self-Employed Borrower</i>	3
A-1	<i>Appraisal Review Techniques</i>	<u>3</u>
	Minimum Hours Sub-Total:	33
	<i>ELECTIVES</i> (select from MTS or other training classes)	<u>14</u>
	<b>Minimum Hours Total:</b>	<b>47</b>

**CRMU® - CERTIFIED RESIDENTIAL MORTGAGE UNDERWRITER**

<b><u>Class No.</u></b>	<b><u>Required Classes*</u></b>	<b><u># of Hours</u></b>
HS-3	<i>Intro To Loan Underwriting</i>	Home Study Only
C-3	<i>Conventional Underwriting</i>	7
V-3	<i>VA Underwriting</i>	7
F-4	<i>FHA Direct Endorsement Training</i>	17
Self-1	<i>Evaluating The Self-Employed Borrower</i>	3
A-1	<i>Appraisal Review Techniques</i>	<u>3</u>
	Minimum Hours Sub-Total:	37
	<i>ELECTIVES</i> (select from MTS or other training classes)	<u>14</u>
	<b>Minimum Hours Total:</b>	<b>51</b>

\*Submitting proof of previous experience and/or training may challenge taking Required Classes **and** "Testing-out" (for a fee). Other restrictions apply prior to issuing a *Certificate of Completion*. See previous page or Contact MTS for full details – 1-888-498-8511/ Email: MTS@loantrainer.com