



## SECTION 6: ELIGIBILITY REQUIREMENTS & QUALIFYING POINTS

An applicant must earn a minimum of **100** qualifying points within the following five categories to be eligible for candidate status and to take the CMC ® exam. Each category is outlined in each of the corresponding sections of the application. A complete breakdown is provided below, including their corresponding minimum points required and maximum points available.

Category #	Category Name	Minimum Requirement	Maximum Available
Category I	Work Experience	25	55
Sub cat. A	<i>Mortgage Business</i>	25	50
Sub cat. B	<i>Related Business</i>	0	30
Category II	Educational Activities	30	60
Category III	Formal Education	0	27
Category IV	Professional Certifications	0	15
Category V	Leadership & Participation	0	30

### CATEGORY I - WORK EXPERIENCE

MINIMUM 25 POINTS - MAXIMUM 55 POINTS

Points will be given for work experience in a **Qualifying Occupation** within the mortgage-brokerage industry. **Five (5) points per year will be given for Mortgage Business work experience and three (3) points per year will be given for Related Business work experience.**

#### QUALIFYING OCCUPATIONS

##### MORTGAGE BUSINESS (MB) - 5 points per year (minimum 25 - maximum 50)

Mortgage Broker | Mortgage Banker | Mortgage Underwriter | Mortgage Office Manager  
Loan Officer | Loan Originator | Loan Processor | Wholesale Mortgage Account Manager

##### RELATED BUSINESS (RB) - 3 points per year (minimum 0 - maximum 30)

Real Estate Broker | Real Estate Salesperson | Real Estate Appraiser | Commercial Banker | Savings & Loan Officer | Executive Officer of a Real Estate Lender | Title Officer | Title Industry Member or Employee | Financial Planner | Accountant | Attorney

Company Name \_\_\_\_\_ Qualifying Occupation \_\_\_\_\_  
Supervisor's Name \_\_\_\_\_ Supervisor's telephone number \_\_\_\_\_  
Number of year(s) employed \_\_\_\_\_ X **5 (MB) or 3 (RB)** = **Points Earned**

Company Name \_\_\_\_\_ Qualifying Occupation \_\_\_\_\_  
Supervisor's Name \_\_\_\_\_ Supervisor's telephone number \_\_\_\_\_  
Number of year(s) employed \_\_\_\_\_ X **5 (MB) or 3 (RB)** = **Points Earned**

Company Name \_\_\_\_\_ Qualifying Occupation \_\_\_\_\_  
Supervisor's Name \_\_\_\_\_ Supervisor's telephone number \_\_\_\_\_  
Number of year(s) employed \_\_\_\_\_ X **5 (MB) or 3 (RB)** = **Points Earned**

Company Name \_\_\_\_\_ Qualifying Occupation \_\_\_\_\_  
Supervisor's Name \_\_\_\_\_ Supervisor's telephone number \_\_\_\_\_  
Number of year(s) employed \_\_\_\_\_ X **5 (MB) or 3 (RB)** = **Points Earned**

**Total Points Earned**

**CATEGORY II – EDUCATIONAL ACTIVITIES**

**MINIMUM 30 POINTS – MAXIMUM 60 POINTS**

Applicants will receive one (1) point per documented clock hour or credit hour for each mortgage-related educational activity. This includes courses, seminars, and workshops taken within the five-year period preceding the date of the application. **There is an eight (8) point maximum per day of educational activity.**

Documentation must be in the form of a photocopy or original certificate or letter of completion issued by the educational activity provider, and must cite the listed information below. All educational activities must be provided by an approved Provider.

**MORTGAGE –RELATED EDUCATIONAL ACTIVITY:**

<b>Educational Provider</b>	<b>Educational Activity</b>	<b>Location</b>	<b>Date (s)</b>	<b>Clock / Credit Hours</b>

**\*Please attach documentation of all completed educational activities.**

**Total Points Earned**

**CATEGORY III – FORMAL EDUCATION**

**MINIMUM 0 POINTS – MAXIMUM 27 POINTS**

Varying points are available for degrees from fully accredited schools. **Documentation must be in the form of a photocopy of a diploma. Points are not available for incomplete degrees. Please check the degrees you have completed and attach documentation.**

**ACCREDITED SCHOOLS**

Middle States Association of Colleges and Schools | North Central Association of Colleges and Schools | Southern Association of Colleges and Schools | New England Association of Schools and Colleges | Northwest Association of Schools and Colleges | Western Association of Schools and Colleges

<u>Degree</u>		<u>Point Value</u>
Associate’s degree in a mortgage- or finance-related field	<input style="width: 50px; height: 20px;" type="text"/>	5
Bachelor’s degree in any field	<input style="width: 50px; height: 20px;" type="text"/>	10
Master’s degree in any field	<input style="width: 50px; height: 20px;" type="text"/>	5
Doctoral degree in any field	<input style="width: 50px; height: 20px;" type="text"/>	7

**Total Points Earned**

**CATEGORY IV – PROFESSIONAL DESIGNATIONS**

**MINIMUM 0 POINTS – MAXIMUM 15 POINTS**

Applicants can earn points for having a current, valid professional certification (s). **Applicants will receive five (5) points per professional certification listed below. \*Fifteen (15) points per NAMB designation. Documentation must be in the form of a photocopy or a currently valid certificate.**

<b>ABR</b> – Accredited Buyer Representative	<b>CRB</b> – Certified Real Estate Brokerage Manager	<b>CEBA</b> – Certified Exclusive Buyer Agent	<b>CLHMS</b> – Certified Luxury Home Marketing Specialist
<b>ABRM</b> – Accredited Buyer Representative Manager	<b>CRE</b> – Counselor of Real Estate	<b>CFP</b> – Certified Financial Planner	<b>CMB</b> – Certified Mortgage Banker
<b>AHWD</b> – At Home with Diversity	<b>CREA</b> – Certified Real Estate Appraiser	<b>CGA</b> – Certified Graduate Associate	<b>CMP</b> – Certified Mortgage Professional
<b>ALC</b> – Accredited Land Consultant	<b>*CRMS</b> – Certified Residential Mortgage Specialist	<b>CMPS</b> – Certified Mortgage Planning Specialist	<b>CMT</b> – Certified Mortgage Technologist
<b>ARO</b> – Accredited Residential Originator	<b>CRMU</b> – Certified Residential Mortgage Underwriter	<b>CSP</b> – Certified New Homes Sales Professional	<b>MAI</b> – Member Appraisal Institute
<b>ARU</b> – Accredited Residential Underwriter	<b>CRP</b> – Certified Risk Professional	<b>DREI</b> – Distinguished Real Estate Instructor	<b>MCSP</b> – Master Certified New Home Sales Professional
<b>ASA</b> – American Society of Appraisers	<b>CRS</b> – Certified Residential Specialist	<b>GAA</b> – General Accredited Appraiser	<b>RAA</b> – Residential Accredited Appraiser
<b>CLA</b> – Certified Liability Advisor	<b>CBG</b> – Certified Graduate Builder	<b>*GMA</b> – General Mortgage Associate	<b>SIOR</b> – Society of Industrial and Office Realtors
<b>CCMB</b> – Colorado Certified Mortgage Broker	<b>CCIM</b> – Certified Commercial Investment Member	<b>GMB</b> – Graduate Master Builder	<b>SRA</b> – Senior Residential Appraiser
<b>CPA</b> – Certified Public Accountant	<b>C-CREC</b> – Certified-Consumer Real Estate Consultant	<b>GRI</b> – Graduate Realtor Institute	<b>SREA</b> – Senior Real Estate Analysis
<b>CPM</b> – Certified Property Manager		<b>CIPS</b> – Certified International Property Specialist	

**Total Points Earned**

**CATEGORY V – LEADERSHIP & PARTICIPATION**

**MINIMUM 0 POINTS – MAXIMUM 30 POINTS**

Varying points are allocated per year of leadership and participation (or per article) specified below. **Points are available only for documented leadership and participation activities within the five-year period preceding the date of the application.**

<p><b>10 Points</b> - NAMB President</p> <p><b>9 Points</b> - NAMB State Affiliate ; Association President ; NAMB Education Program Instructor</p> <p><b>6 Points</b> - NAMB State Affiliate Association Local Chapter President; NAMB Officer</p> <p><b>5 Points</b> - NAMB Director; NAMB State Affiliate Association Officer; NAMB Committee Chair; Attended NAMB Annual Convention; Mortgage Industry Organization Education</p>	<p><b>4 Points</b> - NAMB State Affiliate Association Director; NAMB State Affiliate Association Local Chapter Officer; NAMB Committee Vice Chair</p> <p><b>3 Points</b> - NAMB State Affiliate Association Local Chapter Director; Mortgage Industry Organization Officer or Director; NAMB Committee Member; Attended NAMB Legislative Conference; Sole author of published book or article (at least 7,500 words), industry-related</p> <p><b>2 Points</b> - NAMB State Affiliate Association or Local Chapter Committee Chair</p> <p><b>1 Point</b> - NAMB State Affiliate Association or Local Chapter Comm. Vice Chair or Member; Attended NAMB State Affiliate</p>
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**Total Points Earned**

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**SECTION 7: APPLICATION STATEMENT, AGREEMENT, & AUTHORIZATION**

I hereby apply for Certified Residential Mortgage Specialist™ (CRMS™) candidate status and pledge to abide by the **NAMB Code of Ethics** and **NAMB Best Business Practices Guidelines** in their current form and as they may be hereafter amended. I certify that the information contained in this application is true and accurate to the best of my knowledge and hereby authorize NAMB to investigate all statements contained in this form. I hereby grant NAMB permission to access my confidential information, including criminal, employment, and academic records, indefinitely until such permission is revoked in writing. I agree that I shall be subject to the recertification requirements and recertification fees in force at the time of recertification, even when those requirements or fees differ from the requirements or fees in force at the time of initial certification or prior recertification. I understand and agree that any information submitted by me may be provided by NAMB to law enforcement agencies and federal, state, county, and local regulatory agencies at the discretion of NAMB or the request of such agencies. I have read and agree to be bound by the **NAMB Policy and Procedures Manual** in its current form and as it may be hereafter amended.

Signature \_\_\_\_\_

Date \_\_\_\_\_