

**Admin Use Only**  
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# Certified Residential Mortgage Specialist® (CRMS®) CERTIFICATION APPLICATION

## SECTION 1: PERSONAL DATA

Please print the name you would like printed on your certificate.

Name:  Mr.  Ms.  Mrs. \_\_\_\_\_

FIRST NAME M.I. LAST NAME SUFFIX

Social Security Number \_\_\_\_\_ Date of Birth: \_\_\_\_/\_\_\_\_/\_\_\_\_  
Month / Day / Year

## SECTION 2: CONTACT INFORMATION

Unless otherwise requested in writing by you, most correspondence regarding your application and certification will be sent to you by email.

This address is:  Home  Business

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

Street Address: \_\_\_\_\_ Suite Number: \_\_\_\_\_

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

Telephone: \_\_\_\_\_ Fax: \_\_\_\_\_ Email: \_\_\_\_\_

## SECTION 3: Do you have a State License? No Yes

If Yes, in which State(s)? \_\_\_\_\_

If No, please explain why \_\_\_\_\_

## SECTION 4: HISTORY OF CRIMINAL CONDUCT

**Have you ever been convicted of a felony?** Note: A felony conviction is not an absolute bar to apply for certification. Each case will be evaluated individually. If this applies to you, please enclose a signed letter of explanation and a copy of all pertinent court documents or arrest reports related to the conviction with your application (those convicted of felonies of a financial nature are not eligible to sit for any of the exams).

No  Yes (please attach supporting documentation)

## SECTION 5: FEES (IN U.S. DOLLARS)

Your application fee is non-refundable and non-transferable. The application fee is \$350. The discounted application fee for NAMB Members is \$200.

Applications should be sent via email to [certapplication@namb.org](mailto:certapplication@namb.org).

Checks or money orders should be made payable to NAMB and mailed with the application to:  
NAMB Certification Department, 2701 W. 15th St., Suite 536, Plano, TX 75075

**Check**  **Money Order**  
A check in the amount of \$\_\_\_\_\_ is enclosed for the application fee above. Check No. \_\_\_\_\_

**Credit Card**  
I authorize NAMB to charge \$\_\_\_\_\_ to my:  VISA  MasterCard  American Express  
Account #: \_\_\_\_\_ Expiration Date: \_\_\_\_\_  
Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## SECTION 6: ELIGIBILITY REQUIREMENTS & QUALIFYING POINTS

An applicant must earn a minimum of **50** qualifying points within the following five categories to be eligible for candidate status and to take the CRMS 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	10	30
Sub cat. A	<i>Mortgage Business</i>	10	25
Sub cat. B	<i>Related Business</i>	0	15
Category II	Educational Activities	20	40
Category III	Formal Education	0	27
Category IV	Professional Certifications	0	15
Category V	Leadership & Participation	0	15

### CATEGORY I - WORK EXPERIENCE

MINIMUM 10 POINTS - MAXIMUM 30 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 10 - maximum 25)**

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 15)**

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 20 POINTS - MAXIMUM 40 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

DegreePoint Value

Associate's degree in a mortgage- or finance-related field

5

Bachelor's degree in any field

10

Master's degree in any field

5

Doctoral degree in any field

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>*CMC</b> – Certified Mortgage Consultant	<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 15 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 \_\_\_\_\_