



The Value of Becoming NAMB-Certified

I am often asked by mortgage professionals, “Why should I become NAMB-certified?” and “What does becoming certified do for me?” Let me explain the reasons the Certified Mortgage Consultant (CMC), Certified Residential Mortgage Specialist (CRMS), and the General Mortgage Associate (GMA) programs were developed and why many of your colleagues have led the way to becoming NAMB-certified.

A few years ago (and before we experienced the industry problems we face today), NAMB and its leaders determined that the association needed to develop a program that encouraged mortgage professionals to meet the highest level of professional knowledge. With extensive research by industry professionals, the CMC, CRMS and GMA were developed for individuals who wanted to stand out from their peers and prove their dedication to the industry.

To obtain a CMC and CRMS certification, a mortgage professional must meet certain requirements of experience and knowledge to practice mortgage brokering as well as pass a written exam. In order to gain a GMA certification, no prior work experience or course work is required. However, the applicant must have a high school diploma or GED and pass a written GMA exam.

Attaining a NAMB certification is not easy, but with hard work and determination it can pay off. In fact, according to a 2005 survey of industry professionals, earning power of mortgage professionals who have a NAMB certification is significantly greater than those who are not certified! Mortgage professionals have also shared with me the following reasons that they receive a NAMB certification:

1. **To differentiate themselves from other mortgage professionals:**
 - Once you become NAMB-certified, inform your clients and peers of this great accomplishment and encourage them to choose you over the rest of your competition.
2. **To promote my accomplishments within the industry and my clients:**
 - NAMB provides certified professionals with various promotional and marketing materials including: certificates, label pins, press release templates, logos and much more!
3. **To take advantage of the many benefits NAMB offers:**
 - In addition to receiving materials, NAMB-certified professionals receive discounts to NAMB conferences and events, featured in the “Find a Broker” section of the NAMB website, and highlighted in NMB magazine as well as News from NAMB.
4. **To exemplify professionalism:**
 - To maintain your certification, you must participate in 30 hours of continuing education courses over a three-year period. These requirements ensure that NAMB-certified professionals continue to keep up with the ever changing mortgage industry.
5. **To network with other certified professionals:**
 - After you gain a NAMB certification, you have access to new professional relationships. This allows you to refer your valued customers to other dedicated mortgage professionals and vice versa.

6. To be identified as a leader:

- The CMC, CRMS, or GMA certification shows that you are a leader and you strive to be the best in your industry.

It is now more important than ever for mortgage professionals to demonstrate their commitment to their profession! By meeting certain requirements and adhering to a strict code of ethics as well as best business practices, NAMB-certified professionals represent hard work and prestige. Show your colleagues and your clients just how much you value your industry by becoming NAMB-certified today!

For more information on NAMB's certification, contact certification@namb.org.

Sincerely,

Michael J. D'Alonzo, CMC
2007-2008 Chair
NAMB Certification Committee