

CERTIFIED MORTGAGE LENDER (CML) CHECKLIST

_____ Application (Renewal required every two years)
 ↑ new ↑ Renewal

_____ Resume (optional)

_____ Fee (\$125)

Minimum Requirements:

_____ 5 years experience as a loan officer

_____ Current Utah Mortgage Lender License in good standing (non-depository only)

_____ Letters of Recommendation

_____ Sr. Officer of Current Employer

_____ Outside Mortgage Real Estate Professional Recommendation –
(Investor, Title Company, Realtor, Trade Officer)

_____ Current membership in UMLA (or approved waiver by UMLA Education Committee)

_____ 10 hours of Industry Related Approved Continuing Education (in past 2 years)

_____ 2 hours of Mortgage Compliance Approved Continuing Ed (RESPA, ECOA etc, in past 2 yrs)

Additional 20 points in any of the following areas (attach documentation if applicable):

Experience:

_____ 1 point for each year of mortgage related experience beyond five

UMLA/Trade Participation:

_____ 2 points for each Lending Professional Affiliation membership (not including UMLA)

_____ 3 points for Committee / Board Member Involvement benefiting the Mortgage Industry

_____ 5 points for Committee Chair or Co-Chair on Mortgage Related Committee

_____ 1 point for each hour of teaching mortgage classes (ie: High School, Community Education, Resource Fairs, Realtor Education, Certified Instructor classes, etc.)

_____ 10 points for past UMLA President

_____ 1 point for each UMLA luncheon attendance

Education:

_____ 1 point for each hour of Education relevant to the Mortgage Industry (beyond the 12 hours required), including UMLA Workshops and Education Conf, VA, FHA, Fannie Mae, etc.

_____ 5 points for Passing State Written Exam

_____ 5-10 points for MBA or NAMB Education Certificate (points above 5 must be approved by UMLA Education Committee Chair)

Other – point value and approval must be obtained from UMLA Education Committee:

_____ Pro Bono

_____ Community Service

_____ Other _____

_____ **TOTAL POINTS**