



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Certified Mortgage Banker Profile



Stan Lindsey
President

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I am an Executive Team member for a Florida based Community Bank who's mortgage division reports directly to me. I was hired to convert a small broker mortgage division of a bank into a full mortgage banking entity, to expand their market share and presence, and to lead with geographical expansion by leading into new markets with loan production offices to be followed later by full bank branches

How long have you been a CMB? Are you a Master, Residential or Commercial CMB? When and why did you choose to become a Certified Mortgage Banker?

I received my Residential CMB designation in August 2005. Running a large mortgage operation for another, larger Florida bank, I saw the need to more fully understand all aspects of the mortgage banking business. The Mortgage Bankers Association is the definitive educational and legislative body representing our industry. Their certification program came the most highly regarded by peers I sought advice from and I now know why.

Since obtaining your CMB, what have you done to give back to the mortgage banking industry?

I am an able bodied seaman certified by the US Coast Guard!

Since obtaining your CMB, what have you done to give back to the mortgage banking industry?

I have focused on building a team of mortgage professionals dedicated to not only satisfying the needs of our stockholders, but also to the needs of the communities we serve. My team members and I strive to make available varied programs to help achieve the homeownership goals of our friends and neighbors and do so at a fraction of the cost of other lenders in our markets. We do this because it's good business and it's the right thing to do.

Outside of mortgage banking, what are your other interests and/or hobbies? Do you volunteer for any community or school groups?

I enjoy a variety of activities outside of my career, chiefly among them boating of all kinds. I enjoy sailing as well as power boating; I'm just not that picky, really. I find being on the water one of the best stress relievers out there.

What would you say to others considering becoming a CMB Candidate? What were your challenges in becoming a CMB? What advice would you give to those considering becoming a CMB?

I would highly encourage it to anyone that plans to make this their career. The knowledge and experience gained along the way will propel your career. Look at the job titles that CMBs hold; they are generally at the helm or second in command of their respective companies. I've always wanted to be the captain of the ship, not the guy down in the engine room. I would suggest to anyone else who wants to be the captain to get what amounts to a Masters or Doctorate Degree in mortgage, the CMB designation.

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<http://www.mbafl.org/cmb/index.htm>