



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Certified Mortgage Banker Profile



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I oversee my company's retail reverse mortgage sales channel nationally. We have around 85 team members, some in our call center and some on the street, serving seniors across the country. I've been in the mortgage business since 1998, and have held nearly every position possible on the production/fulfillment side.

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 earned my Residential CMB designation on October 18, 2008. Early on I understood I could make a career in the residential lending space if I committed to educating and distinguishing myself. In 2003 I enrolled in SOMB I in Tampa, and one of my instructors, Griff Straw, a long-time CMB inspired me to declare my candidacy. I knew if I could earn his credentials, I too would stand out from the crowd. I also knew that as a CMB, I would have plenty of opportunities to interact with people who influence and make a difference in the industry and my career.

Other than the CMB designation, do hold any other designations or awards inside or outside the mortgage banking industry?

I'm honored to have earned an Honorable Discharge from the United States Army.

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

I've had the pleasure of participating (I still do) in several MBA committees over the years. I've also served in leadership roles within MBAF and FAMP. I continuously encourage my network and staff to pursue education and training offered by our industry associations, including our professional designations. I was also a panelist for the CMB oral exams in Chicago this year (2011) – it was a fantastic group.

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

I love to travel – more so for pleasure than business - with my wife of 13 years and two active boys. I'm also a licensed pilot and love to fly as much as possible. I'm an active volunteer with the Alzheimer's Association, and have recently become a student of world economics – fascinating.

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'd say, "Go for it!" If your career is in mortgage banking, I think it's a must-have. You will learn a ton – meet an influential network – and distinguish yourself from the crowd. My challenge was staying focused on the curriculum – a good sponsor can help you stay on track. Learn your material – the exam and orals are both fun and challenging. You will likely use what you learn.

[Click Here for more information on how to become a Certified Mortgage Banker](#)

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