



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Certified Mortgage Banker Profile



Bob Niemi, CMB®
Senior Advisor
Financial Services

Bradley

E: bnieni@bradley.com
w: bradley.com
d: 704.338.6019 c: 614.565.5901
Bradley Arant Boulton Cummings LLP
100 N. Tampa Street, Suite 2200
Tampa, FL 33602-5809

What are your responsibilities at your present firm?

As a Senior Regulatory Compliance Advisor representing Bradley Arant Boulton Cummings, based out of our Tampa office, I work with lenders in the development of compliance policies, processes and implementation practices across all levels of client organizations. Additionally, I co-chair the Bradley Financial Services Licensing Team and State Regulatory and Attorney General Team. This non-attorney role leverages my time and experience as a Senior State Regulator and NMLS Ombudsman in support of our lender clients nationwide. My guidance prepares clients to satisfy state and federal level examinations and manage relations with the Multi State Mortgage Committee, the FDIC, HUD, CFPB and more. I am proud of the support my firm provides to my advocacy and work with the CMB Society.

When and why did you choose to become a Certified Mortgage Banker?

I have been a passionate advocate for mortgage professionals and our industry my entire 30+ year career. The CMB designation is one of the highest honors in our industry and those who attain CMB epitomize advocacy for our profession. After learning about the CMB program in 2006 while I was a Regional Sales Manager for a large mortgage company, I embarked on my 10 year journey of earning this designation. I have proudly represented our industry and society ever since.

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

I have sponsored candidates, worked with the CMB Society on revisions to both the written and oral CMB exams, taught week five of the CMB prep class and participated in both the Mortgage Action Alliance, MPAC and MORPAC. I have also participated in many CMB mock oral panels to prepare candidates and CMB oral panels as well. I have been a state delegation leader for three states including Florida for the last two National Advocacy Conferences in Washington DC. I also share regulatory compliance and legislative updates with state MBA associations and work to inspire Advocacy in Action at all levels of a mortgage company. We all need to be active participants in the direction for our industry.

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

I am a supporter of several charities but also donate time and money to Habitat for Humanity, the National Association of Minority Mortgage Brokers and now the MBA of Florida & the CMB Society of Florida. I also have officiated football for many years and enjoy most sporting events. My wife Melissa and I enjoy travel and time with our children.

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?

If you are serious and can put in the work, the CMB process is one of the most challenging and rewarding adventures of your life. The CMB Society will provide you opportunities to continue your growth in the industry. Seek out a good sponsor who will provide you quality time and advice to staying on your path and will dedicate focus to your achievement. My advice is set both a path and a support team to walk with you on each step of your journey. It is a tough road, but well worth the journey so please feel free to reach out to me if you have any questions.

For more information how you can become a CMB go to:
<https://www.mbaof.org/cmb/about-cmb-designation/>