



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

## Certified Mortgage Banker Profile



**Ross G. Bennett, CMB**  
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Senior manager responsible for national production for expanding retail mortgage banker. Hamilton Group Funding is a well-capitalized privately owned lender looking to expand its footprint and partner with additional branches and originators.

**Mortgage Bankers Association of Florida**

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### 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 CMB in 1992 after graduating from the School of Mortgage Banking Course III in Chicago. Back then, everyone was a "Master" CMB, requiring knowledge of Commercial as well as Residential lending. In 2002, the CMB designation was split into Residential and Commercial Designations to encourage more mortgage bankers to earn the designation.

My grandfather was actually a mortgage loan correspondent many years ago, arranging loans for Kentucky Bluegrass horse farms. He started as a bank examiner in the 1930's, traveling by horseback. I suppose mortgage lending is probably in the family blood. I chose to become a CMB because I viewed others who held the designation as leaders in the mortgage industry. The CMB designation symbolizes the commitment one makes to their chosen career, and helps give one credibility with others in the industry. Personally, it has helped with many professional contacts and friendships over the years.

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

I am very proud to have been recognized by my peers in the MBAF with Brown L Whatley Award in 2004, and the President's Award in 2002. I was also the recipient of the Jack Alexander Memorial Award from the MBA of Central Florida in 2002. To this day, I am very humbled by these recognitions.

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

Probably the biggest honor was in serving as President of the MBA of Florida in 2002. This was challenging, but would have been impossible without the help of Executive Director Brenda Thomas and a very supportive Board of Governors.

For the six years I also served as a member of the Eastern Secondary Market Conference Committee.

When time is available, I enjoy teaching at the MBA School of Mortgage Banking in different venues around the country. As a SOMB faculty member, it is quite gratifying to help craft the course syllabus, and to assist upcoming students in their careers. Currently, I am currently sponsoring several CMB candidates.

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

I served as past Vice-chair and am a current volunteer pilot for Angel Flight Southeast, a 501(c)3 tax-exempt charity. Angel Flight ([www.angelflightfse.org](http://www.angelflightfse.org)) provides transportation in privately owned aircraft for individuals with special medical needs. Pilots donate their time, aircraft and fuel to AFSE. We fly patients who cannot afford to fly commercial, or must be on breathing oxygen, or need immediate transportation to a distant medical facility for an organ transplant.

I have been a pilot since 1992 and hold Multi-engine/Instrument ratings, and a glider rating. I enjoy snow/competitive water skiing, wake boarding and kite boarding, a new (and challenging) sport for me. I think adrenaline is one of the 4 major food groups.

**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?**

Don't let the process intimidate you. I have many friends who are very qualified to obtain their CMB designation, but for one reason or another, are reluctant to do so. Also, don't put yourself in a position of setting artificial deadlines to reach the designation. It took me about 3 years to finally sit for the exams once I made the commitment. Also, I usually recommend taking the time to attend the School of Mortgage Banking to round out your educational experience.

The MBAF has a very active CMB Committee, whose singular goal is to help other mortgage bankers become CMBs. Please take advantage of the opportunities this committee offers you.

There are just 1000 CMBs in the country and 64 in Florida. The challenges to obtaining the designation was finding enough time to study for the written and oral exams, and to take time off work to attend the SOMB. It is a commitment, but certainly one worth achieving, and is something you will be proud of for the rest of your professional career.

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

