



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Certified Mortgage Banker Profile



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Mike Azzarello, CMB is Southeast Sales Director for Caliber Home Loans Correspondent Lending Channel. Mike is responsible for correspondent lender relationships in seven Southeast states including FL, GA, SC, NC, TN, AL and MS. Mike has 40 years of mortgage banking experience working in all channels of loan production.

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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?

Earning my CMB designation has been a personal and professional goal of mine for many years since graduating from the School of Mortgage Banking way back in 1988. I finally made it my New Year's resolution in 2005, completed the CMB on-line prep course that spring and I received my CMB Designation in August 2005. The CMB designation is the highest professional designation available in our industry and represents "all that you can be" in our profession. Giving more than half my life to this industry, it is rewarding to promote my dedication, experience and knowledge of this business with the CMB designation. It is an honor to be one of less than 1,000 active CMB's across the country and I feel it establishes me as a true mortgage banker who is knowledgeable in multiple areas of our business.

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

I have enjoyed giving back to the MBA and our CMB Society by participating in CMB Society meetings and chairing the CMB Society of Florida for two years. I have also been an instructor for numerous CMB On-Line Prep Courses as well as participated as an interviewer for a number of CMB Oral Exams. I am a CMB Sponsor for individuals who are now CMB's and I'm sponsoring a few other CMB candidates in the pipeline.

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

I enjoy spending time with my family including three awesome grandsons who live up in Atlanta. I like running and other forms of exercise and I'm usually able to get in a round of golf with my Saturday morning golf buds.

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?

Being a CMB is a great way to demonstrate your success in the mortgage business but more importantly obtain the knowledge and confidence to become even more successful in your career! My challenges with earning the designation, as most would say was finding the time to study for the written exam because it will take dedication to do that while also performing your daily job duties. I would tell others who have an interest in becoming a CMB to first get in touch with the MBA and determine their eligibility points and the CMB process. From that point, look at the areas of our business where the candidate feels they need some help to get through the exam and when ready; take the CMB online prep course. I could not have organized my studies without the prep course. Becoming a CMB is very achievable and it is extremely rewarding once you get pinned!

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