

## Certified Mortgage Banker Profile





Amie E. McCarthy, CMB®

VP – Business Development,
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Mortgage Bankers Association of Florida P.O. Box 592245 Orlando, FL 32859 407-855-6155 Email: mbaf@mbaf.org What are your responsibilities at your present firm?

I am a VP in Business Development for Nationwide Title Clearing, a national business process outsourcing firm to the mortgage industry. The firm is based in Palm Harbor Florida. We provide transaction services to the government, banks, non-bank lenders and servicers, credit unions, fin-techs, REIT's, funds and asset managers.

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 am a Residential, a process I started in 2009 and completed in 2011. I chose to do so, because I was no longer at a broker dealer and my series 6,7&63 were not active. Having worked in mortgage lending since 1994, a CMB was the next logical step to display my commitment to the mortgage industry.

Other than the CMB designation, do you hold any other designations or awards inside or outside the mortgage banking industry? I am a Notary Signing Agent (NSA), which means I am certified to close mortgage transactions. I am a Notary and E-Notary, and perform mobile and electronic loan closings. I am active in the community, participating in Habitat for Humanity (last year was 2019), and preparing tax returns for the underserved.

Since obtaining your CMB, what have you done to give back to the mortgage banking industry? I have mentored one candidate to their CMB, and participate every year in panels, either at MBA headquarters, or at the MBA Annual. I have delivered first time homebuyer counseling, and basic financial education for firms by whom I was employed and on my own as a volunteer in New York City, Philadelphia, Charlotte and Washington DC. I am a member of Women in Housing and Finance, and engage in volunteer activities sponsored by the organization.

Outside of mortgage banking, what are your other interests and/or hobbies? Do you volunteer for any community or school group? I love the outdoors; usually in the form of a round of golf, or heading to the beach for a walk and a swim. I enjoy reading, from the Wall Street Journal, to Milton Friedman, Ray Dalio and John Grisham. When I work out, I am often listening to podcasts, on entrepreneurship, investing, and technology. I am working on my DAR- Daughter of the American Revolution application, which is a process. With membership comes a wealth of opportunity to volunteer and give back to the community.

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? First, you have a sponsor – just ask me! CMB is a valuable way to reignite your excitement about the business we are in – and learn more. Although I took the Executive MBA path, which involved a review course, the written and oral exams only, I would recommend taking the courses if possible to provide a framework for success. You will also have a team on whom you can lean throughout the process.