



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Certified Mortgage Banker Profile



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I am currently employed by Market Street Mortgage Corporation in Clearwater, but am sad to report that the company is winding down. Market Street's parent company, Net-Bank, was closed late last year. As a result, Market Street is also closing early this year. I've been employed by Market Street for eighteen years as a Senior Vice President responsible for the post closing areas: Warehousing/Receiving, Purchasing, New Loan Set Up, Loan Review, Government Insuring, Shipping, Document Control, Imaging and Offsite Storage.

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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've been a Residential CMB since June, 2007. I was honored to be in the first group to receive the CMB designation at a state-held MBA conference. Not only did the Florida MBA host the first official state-held graduation ceremony, the ten CMB graduates were also given our oral exams at the start of the conference. The Florida CMB Committee (chaired by Ross Bennett), did an outstanding job coordinating the entire process from the accelerated preparation course through the oral and written exams, and ending with the graduation. I started with the MBA preparation class at the beginning of April and graduated in mid-June.

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

The only other designation I hold outside the industry is "volunteer" for various non-profit organizations such as the Susan G. Komen Breast Cancer Foundation

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

I joined the Florida CMB Committee immediately after graduating. In 2007 I also attended both the Florida and National MBA Conferences. This year I plan to assist with the CMB oral examinations, and will mentor a CMB candidate if needed.

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

Along with a fellow CMB (Susan Duncan), who is also a co-worker, we were the 2006 Co-chairs for the Tampa Bay Susan G. Komen Race for the Cure. This is a 5K annual race and the main fundraiser for the foundation. The attendance for 2006 was 12,500 walkers/runners, and we earned \$1,000,000 in revenues. For the last three years, I have chaired or co-chaired an annual 5K race ("Street Feet") sponsored by Market Street where the proceeds benefited All Children's Hospital in St. Petersburg. Charity events benefiting local community causes are passions of mine, and many other associates who worked for Market Street.

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?

The CMB designation is the ultimate symbol of professionalism in the industry. It also reflects industry unity, especially in these turbulent times. The designation shows the wealth of knowledge a CMB has gained regarding all aspects of mortgage banking. The challenge in pursuing the designation is earning sufficient qualification points, and dedicating the time to study and understand today's many unresolved challenges in mortgage banking. Fortunately, MBA has many tools and resources available to learn extensively about all of these issues. Afterward obtaining the designation, CMBs are included in regular update conference calls and meetings, and other networking functions. It is an excellent means of keeping in-tune with the latest industry news.