



MORTGAGE BANKERS ASSOCIATION OF FLORIDA

Certified Mortgage Banker Profile



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My official title is Learning and Development Consultant, but what I do is train our sales team and their managers. I facilitate their learning at onboarding time, to get accustomed to the culture and processes at Wells Fargo. I started in mortgage banking in October, 1972. Since then I have been a Processor, Underwriter, Originator, Branch Manager and Area Manager. I started the mortgage banking department for a Tallahassee-based commercial bank in 1982, so my experiences are varied. It's a pleasure and honor to impart some of the knowledge I've gained over the years, with people entering the business.

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 became a Residential CMB in April of 2009 and I liken the experience to getting a PhD! I am a goal-oriented person and set a goal of achieving this designation. I was very interested in learning about the aspects of our business that are not on my resume...like Secondary Marketing. I thought you hedged with clippers! I hope others will be inspired enough to consider pursuing the designation...not just to have 3 letters after your name, although I am very proud and humbled at the same time to have them, but for the complete-ness of understanding our industry that comes from the intensive training in pursuit of a CMB.

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

I have two other professional designations: LTG and AMP. I first became a Leadership Training Graduate (LTG) when I was originating and active in the Tallahassee chapter of the Women's Council of Realtors. I was interested in that designation because I believe we can all be better at leading our own lives and businesses. On the way to my CMB, I became an Accredited Mortgage Professional (AMP) because I passed all the Schools of Mortgage Banking, offered by Campus-MBA. I was also honored to be presented with the Brown L. Whatley Award by the MBA of Florida in 2001.

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

I have written a few articles on leadership for the MBA of Florida newsletter, in hope of inspiring others to follow into leadership roles of our Association. And I am mentoring a CMB candidate right now also.

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

I am active in several faith-based organizations and volunteer to lead meetings and other group activities. My family is my focal point and I'm blessed with 2 grandsons, so I get to baby-sit. I'm a Florida State University football fan, an avid reader, a beach-lover and a snow skier.

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 BE INTIMIDATED! Yes, it is a commitment of time and money but the end result is that you show your dedication to your career by becoming the very best that you can be. See if your company will contribute or reimburse you, like any other higher learning. But even if they will not, invest in yourself by pursuing this designation. And once you start, please do not give up. It's worth it!

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