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## MBA Education Recognizes 17 New Certified Mortgage Bankers

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**SAN DIEGO, CA (October 18, 2015)** - MBA Education, the award-winning education division of the Mortgage Bankers Association (MBA), recognized 17 individuals who earned the Certified Mortgage Banker (CMB) designation at a ceremony held at MBA's 102<sup>ND</sup> Annual Convention & Expo in San Diego, CA. Earning one's CMB is the highest professional honor within the real estate finance industry.

The 17 CMBs who received their designations this past calendar year will join a group of more than 1,200 industry professionals who have proven their commitment to excellence within the mortgage banking industry.

"The knowledge that comes with the CMB accreditation is the most significant component of this honor because it positions one to navigate today's ever-changing landscape," said MBA Chairman Bill Emerson. "I applaud this year's graduates and wish them luck in their continued career advancement."

CMB candidates must acquire 150 points earned through a combination of

professional experience, secondary education, continuing education through MBA-sponsored events and MBA Education courses, as well as participation in MBA at the local, state and/or national level. After accumulating the required points and passing a comprehensive written exam, candidates must demonstrate industry knowledge by passing an oral exam conducted by a panel of CMBs.

"I join MBA Chairman Bill Emerson in congratulating all of this year's CMB graduates for achieving this noteworthy milestone," said Peter Grace, MBA's Chief Information Officer and Senior Vice President of Strategy & Member Services. "Because of this honor, each now has a new set of skills that will serve them well going forward."

Candidates have the option of choosing among the Commercial CMB, Residential CMB or Master CMB designations. The Master CMB is a combination of both commercial and residential mortgage banking disciplines, while the Residential CMB and Commercial CMB focus on their respective subfields of the mortgage industry.

In June 2009, MBA launched the Executive Certified Mortgage Banker program. Designed for busy professionals, this program allows candidates to substitute their real-world knowledge and experience for many of the educational requirements of the CMB program.

In order to be eligible for the CMB designation, candidates must either work for an MBA member company or be a member of a recognized state MBA. Every candidate for an Executive CMB is required to have a minimum of 10 years of experience in real estate finance and hold a senior management position at an MBA member company.

**MBA Education awarded the following industry professionals with the CMB designation from November 2014 to October 2015:**

**Commercial CMB Designees**

**Alan Warren, CMB:** Vice President, Q10 Capital, LLC - San Antonio, TX

**Residential CMB Designees**

**Michael Bailey, CMB:** SVP, Chief Administrative Officer, Yadkin Bank - Greensboro, NC

**Susan Brown, CMB, AMP:** SVP, Residential Construction Production Manager, Umpqua Bank - Lake Oswego, OR

**Mark A. Deitz, CMB:** SVP, Area Sales Manager, EagleBank - Potomac, MD

**Faycal Fakhry, CMB, AMP:** Vice President, Regulatory Compliance, Newcourse Communications - Nashville, TN

**Michael M. Forester, CMB:** Managing Director, CrossCheck Compliance LLC - Chicago, IL

**Charles Fues, CMB, AMP:** Relationship Manager, Cenlar FSB - Ewing, NJ

**Retta Gardner, CMB, AMP:** President and CEO, Guaranty Trust Company - Murfreesboro, TN

**Mark Harmon, CMB:** Vice President, Mortgage Lending, Renasant Bank - Birmingham, AL

**Robert Loesch, CMB, AMP:** Account Manager, Essent Guaranty, Inc. - Carlsbad, CA

**John Murphy, CMB:** Vice President, Mortgage Lending, Consumers Credit Union - Oshtemo, MI

**Ann Christine Ortigara, CMB:** Director, CrossCheck Compliance LLC - Chicago, IL

**Thanh Pham, CMB:** Relationship Manager, Associated Bank - Chicago, IL

**David Zitting, CMB:** Chief Executive Officer, Primary Residential Mortgage, Inc. - Salt Lake City, UT

**CMB Designees from the Executive Certified Mortgage Banker program**

**John Bollman, CMB:** Executive Vice President, Commonwealth Bank Trust - Louisville, KY

**Deborah J. Moore, CMB:** Senior Vice President, Capital Markets Cooperative, LLC - Ponte Vedra Beach, FL

**David H. Stevens, CMB:** President and CEO, Mortgage Bankers Association - Washington, DC

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