

For more information about becoming a **Minnesota Mortgage Specialist (MMS)**, and for a list of upcoming MMA classes, visit: [www.mnamb.org](http://www.mnamb.org)

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When you have completed the preliminary steps and would like to **schedule your MMS Exam**, call the MMA office at 952.345.3240.

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For more information about becoming a **Certified Residential Mortgage Specialist (CRMS)**, visit: [www.namb.org](http://www.namb.org)

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To locate a **CRMS testing station** in Minnesota, visit: [www.prometric.com](http://www.prometric.com)



## **BECOMING A MINNESOTA MORTGAGE SPECIALIST**



**A guide to  
earning  
your  
MMS  
and  
CRMS  
designations**



## Minnesota Mortgage Specialist

### MMS

The Minnesota Mortgage Specialist designation is the title given by the Minnesota Mortgage Association (MMA) to State mortgage professionals who choose to distinguish themselves as well-educated, ethical operators by annually participating in continuing education pertaining to industry law and ethics. The designation was developed in 1999 in response to the need for a tool to increase the level of education and professionalism of individual mortgage industry practitioners.

## To Become An MMS:

1. Have minimum of two years in the mortgage lending industry full-time.
2. If you have less than 5 years in the mortgage industry, you must attend the Residential Mortgage Lending (RML) School.
3. Qualify with 30 points.
4. Complete the MMA Minnesota Law course after July 1, 2007 as part of your 30 points. Also must take Ethics course.
5. Pass the proctored MMS exam with a minimum passing score of 75%
6. Apply for the designation and pay the exam fee—\$75 for MMA members and \$150 for non-members.

## Certified Residential Mortgage Specialist

### CRMS

Once you have earned your MMS, why not take one more step to earn your national CRMS designation?

Did you know:

According to Thomson Prometric's surveys, NAMB-certified mortgage brokers make significantly more than uncertified peers. CRMS-certified mortgage professionals make an average of 20.1 percent more while a CMC makes a whopping 56.4 percent more - according to 1,286 completed surveys.



## To Become a CRMS:

1. Have at least two years of work experience in the industry.
2. Document at least 50 qualifying points through work experience, formal academic education, other professional designations such as the MMS, mortgage related education activities, and leadership and participation in the industry.
3. Take and pass the written CRMS Exam within one year of becoming eligible

**IT'S SO EASY!**