

## FOR IMMEDIATE RELEASE

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### Advanced Mortgage Planning Training Encourages Standardization and Elevates Professionalism

ANN ARBOR, MI – August 26, 2008 – CMPS Institute is offering its first advanced mortgage training initiative entitled [Client LifeCycle™](#) on October 6-8, 2008 in San Francisco, California. The event will present high level financial knowledge with a theme of taking mortgage professionals through the various stages of a client's life and identifying suitable mortgage recommendations based on the client's circumstances. "This is very timely in light of new federal requirements for mortgage bankers and brokers to adhere to higher educational and ethical standards," said Gibran Nicholas, Chairman of the CMPS Institute.

"The *Client LifeCycle™* advanced training is designed to build upon the CMPS mission of professionalizing the mortgage industry, standardizing the mortgage planning process and helping mortgage bankers and brokers stay in compliance with state and federal regulations," said Nicholas.

Topics to be covered will include strategies to help clients currently in trouble with their mortgages as well as those who are not. "Over ten percent of homeowners today are under water with their mortgages and we will be teaching mortgage professionals how they can offer real help to these homeowners," said Nicholas. Additionally, the training helps mortgage professionals to properly work with the vast majority of Americans who are not underwater on their mortgages and are just trying to live life under the added strain of stagnating or declining home values and economic conditions. "Many Americans are struggling today with college funding, retirement planning and elder care issues," said Nicholas.

The speakers include [Gibran Nicholas](#), Chairman of the CMPS Institute; [Leon LaBrecque](#), an attorney, CPA, CFP, CFA, author and speaker who has taught various Certified Financial Planner courses; [Carol Ann Wilson](#), author of seven books and internationally acclaimed financial expert specializing in divorce planning as well as money in marriage; [Harry Gordon](#), a seasoned mortgage professional and a leading authority on reverse mortgages; [Robin Crow](#), motivational speaker and leadership expert.

Some of the topics to be covered include:

- Loan modifications and short sales - how and whether mortgage professionals should get involved in the loan modification business and how to help distressed homeowners in ways that are fully compliant with state and federal laws
- Real estate investment strategies
- Divorce planning – what exactly is the opportunity for mortgage planners and how they can help clients who are going through or have gone through divorce

- College funding and retirement planning – how to develop help clients who are facing these issues as well as how to develop deeper relationships with financial advisors
- Reverse mortgages – how the new housing law opens up opportunities for senior home owners, home buyers and their financial advisors
- Rock solid leadership – how to lead with enthusiasm, passion and purpose

The training includes a test-as-you-go exam which students must pass with a score of 80% in order to gain the [CMPS Advanced Training](#) certification. If students do not pass at the event, they have additional opportunities to do so when they return to the office as the information and exam will be available online.

**About CMPS Institute:** CMPS is a training, examination, certification and ongoing membership program for financial professionals who provide mortgage and real estate equity advice. Recognized for its preeminence within the industry, the CMPS curriculum represents the core knowledge expected of residential mortgage advisors regardless of the diversity of specializations within the industry. Over 5,500 financial professionals have gone through the program since its launch in 2005. For more information or to find a certified professional near you, please visit [www.CMPSInstitute.org](http://www.CMPSInstitute.org) or call 888.608.9800.

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