

NRMLA CRMP Updated Examination Blueprint

Duties and Tasks		Number of Items	Finalized Weighting
<b>A Assessing Clients' Motivation (wants, needs, etc.)</b>		<b>24</b>	<b>20.00%</b>
1	Assess Client Initial Eligibility	2	1.67%
2	Prequalify Client and Property	8	6.67%
3	Obtain Client Goals	3	2.50%
4	Assess Client Financial Situation	4	3.33%
5	Match Client Needs to Appropriate Products	4	3.33%
6	Recognize Client Impairment	2	1.67%
7	Understand HUD Guidelines Pertaining to Cross-Selling Financial Products	1	0.83%
<b>B Educating Seniors, Families, and Trusted Advisors</b>		<b>24</b>	<b>20.00%</b>
1	Explain Reverse Mortgage to Seniors, Families, and Trusted Advisors	15	12.50%
2	Explain POAs, Trusts, Conservatorship, Vesting, and NBS	1	0.83%
3	Describe Reverse Mortgage Costs and Credits	3	2.50%
4	Develop Educational Materials	1	0.83%
5	Explain Ongoing Borrower Obligations	4	3.33%
<b>C Setting Expectations</b>		<b>24</b>	<b>20.00%</b>
1	Describe Counseling Process	6	5.00%
2	Describe Appraisal Process	3	2.50%
3	Describe Required Repair Process	3	2.50%
4	Describe Application and Documentation Process	4	3.33%
5	Describe Closing Process	4	3.33%
6	Describe Servicing Process	4	3.33%
<b>D Originating Loans</b>		<b>12</b>	<b>10.00%</b>
1	Find Qualified Borrower	1	0.83%
2	Initiate Counseling	2	1.67%
3	Take an Application	3	2.50%
4	Assess Property Condition	2	1.67%
5	Document and Review Assets	4	3.33%
<b>E Processing Loans</b>		<b>23</b>	<b>19.17%</b>
1	Review Application Package for Completeness	3	2.50%
2	Sequence of Ordering Services (appraisal, title, in-file credit, etc.)	2	1.67%
3	Review Completed Services	2	1.67%
4	Verify Initial Client Eligibility	1	0.83%
5	Review Property Appraisals	3	2.50%
6	Confirm Insurance Requirements	2	1.67%
7	Submit Application to Underwriter	1	0.83%
8	Determine Client Eligibility	2	1.67%
9	Compliant Redisclosures	3	2.50%
10	Satisfy Outstanding Conditions	1	0.83%
11	Coordinate Reverse Mortgage Loan Closing	1	0.83%
12	Review Closing Documents	1	0.83%
13	Validate Funds for Closing	1	0.83%

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F	Closing, Funding, and Post-Closing Activities	2	1.67%
1	Close and Fund Loans	2	1.67%
G	Servicing Loans	5	4.17%
1	Prepare Consumer for Setup Activities	1	0.83%
2	Prepare Consumer for General Service Activities	4	3.33%
H	Managing Reverse Mortgage Business Operations	6	5.00%
1	Generate Leads	3	2.50%
2	Engage in Ethical Marketing and Advertising Practices	3	2.50%
		120	100.00%