

NRMLA CRMP Examination Blueprint

Amended January 2021

Duties and Tasks		Number of Items	Finalized Weighting
A	Assessing Clients' Motivation (wants, needs, etc.)	22	19.13%
1	Assess Client Initial Eligibility	2	1.74%
2	Prequalify Client and Property	6	5.22%
3	Obtain Client Goals	3	2.61%
4	Assess Client Financial Situation	4	3.48%
5	Match Client Needs to Appropriate Products	4	3.48%
6	Recognize Client Impairment	2	1.74%
7	Understand HUD Guidelines Pertaining to Cross-Selling Financial Products	1	0.87%
B	Educating Seniors, Families, and Trusted Advisors	22	19.13%
1	Explain Reverse Mortgage to Seniors, Families, and Trusted Advisors	13	11.30%
2	Explain POAs, Trusts, Conservatorship, Vesting, and NBS	1	0.87%
3	Describe Reverse Mortgage Costs and Credits	3	2.61%
4	Develop Educational Materials	1	0.87%
5	Explain Ongoing Borrower Obligations	4	3.48%
C	Setting Expectations	24	20.87%
1	Describe Counseling Process	6	5.22%
2	Describe Appraisal Process	3	2.61%
3	Describe Required Repair Process	3	2.61%
4	Describe Application and Documentation Process	4	3.48%
5	Describe Closing Process	4	3.48%
6	Describe Servicing Process	4	3.48%
D	Originating Loans	11	9.57%
1	Find Qualified Borrower	1	0.87%
2	Initiate Counseling	2	1.74%
3	Take an Application	3	2.61%
4	Assess Property Condition	2	1.74%
5	Document and Review Assets	3	2.61%
E	Processing Loans	23	20.00%
1	Review Application Package for Completeness	3	2.61%
2	Sequence of Ordering Services (appraisal, title, in-file credit, etc.)	2	1.74%
3	Review Completed Services	2	1.74%
4	Verify Initial Client Eligibility	1	0.87%
5	Review Property Appraisals	3	2.61%
6	Confirm Insurance Requirements	2	1.74%

7	Submit Application to Underwriter	1	0.87%
8	Determine Client Eligibility	2	1.74%
9	Compliant Redisclosures	3	2.61%
10	Satisfy Outstanding Conditions	1	0.87%
11	Coordinate Reverse Mortgage Loan Closing	1	0.87%
12	Review Closing Documents	1	0.87%
13	Validate Funds for Closing	1	0.87%
F	Closing, Funding, and Post-Closing Activities	2	1.74%
1	Close and Fund Loans	2	1.74%
G	Servicing Loans	5	4.35%
1	Prepare Consumer for Setup Activities	1	0.87%
2	Prepare Consumer for General Service Activities	4	3.48%
H	Managing Reverse Mortgage Business Operations	6	5.22%
1	Generate Leads	3	2.61%
2	Engage in Ethical Marketing and Advertising Practices	3	2.61%
		115	100.00%