



Candidate Handbook

Certified Reverse Mortgage Professional – Loan Originator

i. Introduction

Welcome! Thank you for your interest in the Certified Reverse Mortgage Professional – Loan Originator (CRMP) certification offered by the National Reverse Mortgage Lenders Association (NRMLA). The CRMP is a coveted industry credential for reverse mortgage professionals. Individuals who earn the CRMP have demonstrated their knowledge and competency in reverse mortgage lending and are dedicated to upholding high standards of ethical and professional practices. This handbook contains the application procedures, requirements for eligibility to sit for the examination and the policies that guide the decisions on certification. The CRMP is governed by the Independent Certification Committee and managed by NRMLA staff.

NRMLA is dedicated to offering a certification program that is credible and based on best certification practices. NRMLA offers a full-scope certification program that is comprised of the following key components:

- An independent governing body with policies and procedures guiding all decisions on certification;
- Eligibility requirements and application submission and review procedures;
- An examination testing the competency and knowledge of reverse mortgage professionals;
- A Code of Ethics all CRMPs must abide by and uphold;
- Recertification requirements to maintain the credential; and
- Complaints and disciplinary procedures.

NRMLA spent considerable time and resources to develop a certification program of integrity, balancing the interests of all stakeholders served by the credential, including candidates, designers, employers, regulators and the public.

In developing the program requirements, NRMLA has adhered to practices that assure the following important program outcomes:

- Validity of the certification examination;
- Fairness of the procedures associated with granting, maintaining, suspending and removing the certification;
- Adequacy of requirements for qualifying to earn the certification;
- Adequacy of requirements for maintaining the certification;
- Assurances that the public trust is served through the certification program; and
- Credibility in the administration and maintenance of the program.

ii. Mission Statement

The mission of the Independent Certification Committee (ICC) is to provide oversight of the development and administration of a credible credential for the Certified Reverse Mortgage Professional (CRMP) and ensure the credential meets high standards of ethical and professional practice for the reverse mortgage industry.

iii. Responsibilities of the Independent Certification Committee

The Board of Directors of the National Reverse Mortgage Lenders Association has, by resolution, granted the Independent Certification Committee the responsibility of providing oversight of the development and administration of the CRMP certification. Under Section 5.03 of the NRMLA Bylaws, the ICC has the authority to:

1. Develop and implement policies and procedures that ensure the operation and administration of the certification program are executed in conformance with best certification practices.
2. Provide oversight to the development and administration of a legally defensible, valid and reliable certification examination.
3. Provide oversight to the development of all program components, including but not limited to eligibility criteria, recertification requirements, ethics and disciplinary procedures.
4. Appoint standing and subcommittees as required to support all program components and maintain a cadre of qualified subject matter experts to participate in all aspects of the program, including but not limited to examination content, item writing, setting the passing score, maintaining reliability and validity of the examination, eligibility and recertification requirements, disciplinary actions, appeals and due process and nomination of qualified individuals to the ICC.

5. Secure experts in test development that ensures the examination is legally defensible, reliable, valid and maintained according to industry standards in test development and measurement.
6. Ensure the security of the certification examination and the intellectual property associated with the credential.
7. Establish and implement the Code of Ethics required of designees and administer the disciplinary program.
8. Make readily available to candidates and designees all policies, procedures and related program information relevant to earning and maintaining certification.

iv. General Information

It is the policy of the Independent Certification Committee to administer valid, reliable, legally defensible and sound examinations.

To assist in the process, NRMLA contracts with Professional Testing, Inc., based in Orlando, FL, to provide expertise and guidance in examination development, administration, maintenance and scoring. The CRMP examination is administered on computer at Pearson VUE testing centers nationwide.

Successful achievement of a passing score on the CRMP certification examination is required for a candidate to earn the designation. Each candidate must meet the eligibility requirements to qualify for the exam and must agree to uphold and abide by the Code of Ethics for the certification to be awarded. Certification is awarded for a period of three years, but the designee must recertify annually prior to the expiration date found on his or her CRMP completion certificate. CRMPs must also remain in good standing with the Independent Certification Committee, which means they must, among other things, be current in all fees and not be found in violation of the Code of Ethics. Failure to comply with these requirements may result in the certification being withdrawn.

NRMLA staff has developed this Candidate Handbook to describe all aspects of the certification process and assist candidates in preparation for the exam. This Handbook contains an overview of exam content, eligibility criteria, information on registering for the exam, guidelines for taking the exam, relevant policies and requirements.

All exam applications, score reports, requests for special accommodations and general inquiries about the CRMP certification are handled by the NRMLA staff, headquartered in Washington, DC. Direct all inquiries to:

National Reverse Mortgage Lenders Association (NRMLA)
Certification Department
1300 19th St., Fifth Floor
Washington, DC 20036
www.nrmlaonline.org

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I. **CRMP Application and Exam Process Summary**

Please follow these important steps in the application and exam administration process:

- 1) Before submitting your application, make sure you meet all the eligibility requirements (See Pages 8-9, Eligibility Process).
- 2) To complete your CRMP Exam Application:
 - a. Login to NRMLAonline.org with your username and password. If you don't know your username and password, use the password retrieval link or email Darryl Hicks, at dhicks@nrmla.com.
 - b. Once you are logged in, access your Customer Portal in the upper right corner of the website.
 - c. Once you're in the portal, select CRMP Application

Note: When filling in the application, please use your legal name as it appears on your official government-issued ID. After submitting the application, please email Darryl Hicks, at dhicks@nrmla.com.

- 3) A non-refundable application and testing fee of \$250 must be paid at the time the application is filed. NRMLA will send an invoice to the candidate with a link to pay the balance owed electronically.
- 4) The deadline for submitting applications is 30 days prior to sitting for the examination. Applications received by the deadline will be processed in 15 business days.
- 5) Candidates will be notified by NRMLA if information is insufficient or incomplete. The application is reviewed again when incomplete or missing documentation is received.

- 6) Applications will be held for up to one year. If the application remains incomplete after one year has passed, the candidate must reapply, meet the current eligibility criteria and pay the associated fees.
- 7) After passing the exam, candidates must undergo a background check using NRMLA's approved vendor. NRMLA has arranged for background checks to be conducted online by General Information Systems (GIS) on its site, backgroundchecks.com. The background check covers the prior seven (7) years and evaluates personal identification, criminal records, driving records and credit history reports obtained through federal and county court systems.

Note: Because the Independent Certification Committee has developed its own search criteria, the NMLS background check is not accepted.

As a condition for maintaining one's CRMP status, a new background must be ordered every three (3) years. The background check is finished when all the reports that were ordered say "completed" next to them. Candidates must then email a copy of the report to Darryl Hicks, at dhicks@nrmla.com.

- 8) Candidates who require special accommodations must make a specific request for the type of accommodation needed. The reason for the accommodation must be recognized under the Americans with Disabilities Act (ADA). Upon approval of the request, candidates will be notified of how to proceed with scheduling. The form to request accommodations is included in the CRMP Exam Application.

ADA accommodations available include:

- Additional 30 minutes
- Additional 60 minutes
- Time and a half (Exam + 50%)
- Double time
- Separate room
- Reader and a separate room
- Reader and a separate room and any amount of additional time
- Adjustable/Larger Font

Note that there are surcharges for ADA accommodations.

All accommodations are subject to a service fee of \$50 in addition to the exam fee. Separate rooms require an additional \$50 fee on top of the service fee. Reader fees are a pass-through to the client (estimated at approximately \$150 per hour).

Candidates are required to bring their written notification to test to the Pearson VUE test site and one (1) primary government issued photo ID. A comprehensive list of acceptable identification documents appears in section II F below. The name on the ID must match exactly the name submitted on the application, or the candidate will be denied admission.

Candidates who fail the exam may retake it. They must pay a reexamination fee of \$195 each time and wait two (2) months after the first fail and six (6) months after the second fail before retaking the exam. After a third failure, the candidate must wait 12 months and will be required to reapply, pay the associated fees and meet the current eligibility criteria for each retake.

Candidates may reschedule or postpone exam appointments by contacting Pearson VUE no less than 24 hours before their scheduled appointments. Candidates who fail to appear for their appointments or cancel less than 24 hours in advance will forfeit the examination fee and will have to pay the reexamination fee of \$195 to receive a new authorization to test.

- 9) Candidates will be notified after the exam of their grade.

The final step to being certified is to submit the initial year certification fee of \$195. Once the candidate passes the background check, they will receive an email with instructions for paying the invoice.

Once the designation is bestowed on someone, the designee must pay an annual fee of \$195 for each year that the designation is active. The designee will be invoiced starting 60 days before the expiration date found on the CRMP certificate.

II. About the CRMP Certification—Requirements and Exam Information

A. About the CRMP Certification Examination

Candidates who meet the eligibility requirements must pass a multiple-choice exam to qualify for certification and earn the CRMP designation. The examination consists of 120 questions of which 115 are scored and five (5) are unscored, beta-test items. Candidates have two hours to complete the exam. Only correct answers are counted.

It is the policy of the Independent Certification Committee to develop an exam utilizing a psychometrically valid process. The exam was developed by subject matter experts under the guidance of psychometricians (experts in measurement and test development) and is designed to measure the knowledge, skills and abilities required to perform competently as a reverse mortgage professional. The exam questions were written and edited by subject matter experts working with test-development experts.

The passing point—or the score candidates need to achieve a passing grade—was also determined utilizing valid psychometric procedures.

The Independent Certification Committee follows best practices in all its test development activities and has a high degree of confidence that only those who meet the competency requirements pass the examination.

B. Eligibility Process

Before they can submit their applications and sit for the examination, candidates must meet the following eligibility criteria:

- Candidates who are Loan Originators must have three (3) years of experience originating reverse mortgages or must have personally closed 50 or more reverse mortgages.
- Candidates who do not originate loans must have at least three (3) years of experience in the reverse mortgage industry in one of the following areas: Underwriting, Processing, Operations, Training, Title and Closing Services, Appraising, Counseling, Wholesale Sales, or Loan Servicing.
- Candidates must complete 12 credits of continuing education. All courses must have been completed less than one year prior to submitting the application. Credits can be earned at NRMLA conferences or by completing online courses approved by the Independent Certification Committee. A list of approved online courses can be downloaded from NRMLAonline.org.
- Candidates must submit a letter of recommendation written and signed by a senior manager. Candidates who own their companies may ask an industry colleague who is at a senior management level to submit a letter on their behalf.
- Candidates must complete a mandatory course on reverse mortgage ethics. To fulfill this requirement, candidates can either complete the CRMP Ethics Course using NRMLA's [on-demand learning platform](#) or by completing [NRMLA's 8 Hour SAFE \(NMLS\) class](#).
- Possession of a current mortgage loan originator license (if applicable). Candidates will be asked to submit their NMLS number on the application.
- Completion of a background check after passing the exam. NMLS background checks are not accepted.
- Submission of a signed Consent Statement (part of the online application).

If the application is approved, he or she will receive an *Authorization to Test Letter* by email providing instructions on how to schedule an exam appointment. The candidate must provide a copy of this letter at the examination site, in addition to one (1) primary government issued photo ID.

Candidates who are denied eligibility shall be notified in writing of the decision. The reasons for the denial and corrective actions shall be indicated.

C. Continuing Education Credits

Due to the frequent changes in the field of reverse mortgage lending rooted both in lending practices and regulatory requirements, individuals who earn the CRMP are held to a higher educational standard.

Candidates must submit evidence on the CRMP application that they earned 12 continuing education (CE) credits from courses approved by NRMLA or the Independent Certification Committee.

After an individual earns the CRMP designation, he or she must submit eight (8) CE credits annually. Credits must be submitted in conjunction with the anniversary date that the designation was earned. For example, if an individual becomes a CRMP on June 1, 2023, he or she must submit 8 CE by June 1, 2023.

Designees can find their anniversary date by logging into NRMLAonline.org, accessing the customer portal in the upper right corner and looking for the CRMP Certification section.

CRMPs are responsible for tracking the credits that they earn and submitting them to NRMLA. There are also specific courses designees must complete:

- Two (2) CE credits related to regulatory requirements and updates annually;
- Two (2) hours of ethics training every three years. Most people meet this requirement by completing [NRMLA's 8 Hour SAFE course](#) or the CRMP Ethics Course found on NRMLA's [on-demand learning platform](#); and
- One (1) hour of continuing education coursework related to the detection, prevention, and reporting of elder abuse within three years of becoming a CRMP. Consult the list of approved online courses on the CRMP web page on NRMLAOnline.org for more information.

NOTE: These course requirements can be met by attending NRMLA conferences or completing courses approved by the Independent Certification Committee. You must wait three years before retaking the same course, unless you can submit evidence that the curriculum has changed.

Basic Courses Vs. Advanced Courses

Courses approved by the Independent Certification Committee are classified by level of difficulty: Basic versus Advanced.

The ICC believes that someone who has attained CRMP status should not receive credit for completing courses that cover basic-level information that they should already know. The whole reason for becoming a CRMP is to encourage people to expand their knowledge of reverse mortgages and other aging topics that contribute to personal growth.

Candidates pursuing the CRMP can receive credit for completing Basic or Advanced-level courses. However, once a Candidate earns the CRMP designation, he or she will be restricted to Advanced-level courses only to meet ongoing CE requirements.

A list of courses can be downloaded from NRMLAonline.org that differentiates Basic from Advanced.

Submitting Non-Reverse Mortgage Courses for Credit

Candidates and designees may earn a maximum of two (2) continuing education credits annually for completing courses that do not relate directly to reverse mortgages but nonetheless contribute to their personal growth. Acceptable course topics include, but are not limited to:

- Myths and stereotypes of aging, society's view of aging, and skills and best practices for communicating with older adults;
- Physical and cognitive changes of aging;
- Housing options and supportive services that promote healthy aging;
- Financial planning for retirement;
- Federal and state programs for retirement and health care; and
- Essential ethics for working with older adults.

Before credits can be awarded, the Independent Certification Committee must first review the course and determine whether the content was beneficial.

The following course information must be submitted:

- 1) Course name, provider organization, instructor name and bio.
- 2) Submit statement of relevancy that explains why the course is worthy of being approved for continuing education credits.
- 3) Verify number of credits being sought and provide a statement certifying the course length meets minimum requirements. To be eligible for one credit, presentations and audience Q&A must last for a minimum of 50 minutes, or 25 minutes to receive half a credit.
- 4) Confirm whether the course was taught online or face-to-face.
- 5) Provide a course outline with key learning objectives.

- 6) If the course was taught online, provide a link to the audio recording. If that's not possible, then a copy of the PowerPoint presentation will suffice.
- 7) List the assigned reading and other course documents (if applicable)
- 8) Submit certificate of completion.

All course information must be submitted to Darryl Hicks, at dhicks@nrmla.com.

D. Loss of CRMP Status

A CRMP's status can be revoked for any of the following reasons:

- Failure to pay the annual certification fee. If a designee does not pay the recertification fee by the due date on the invoice, they may apply for a 90-day grace period. If payment has not been received after the grace period ends, then CRMP status will be revoked;
- Failure to submit 8 continuing education credits annually;
- Failure to submit a new background check every three years. NRMLA will notify a CRMP when it's time to pay for a new background check and the due date;
- Failure to complete the CRMP Ethics Workshop every three years. NRMLA will notify a CRMP when it's time to complete the course and the due date;
- Violating the CRMP Code of Ethics;
- Failure to notify NRMLA within 30 calendar days of a felony or misdemeanor conviction, speeding- or red light running-related infraction, or bankruptcy; or
- Failing the CRMP background check.

E. Failing the CRMP Background Check

NRMLA can deny an individual's CRMP application or revoke an individual's CRMP status for failing the CRMP background check.

The CRMP background check looks back seven (7) years and covers the following four (4) main areas:

1. Personal Identification
2. Criminal and Civil Records
3. Driving Record
4. Credit History

Personal Identification

Involves verification of:

- Social Security number;
- Work history; and
- Educational history.

Any discrepancy may result in an automatic denial/revocation.

Criminal and Civil Records (Federal and State)

Any felony or misdemeanor conviction is grounds for the ICC to deny a CRMP application or revoke a person's CRMP status.

Driving Record

- Red Light running (more than one)-ICC review
- Speeding (more than three violations)—Automatic denial/revocation

Credit History

- First bankruptcy- ICC review
- Second bankruptcy- ICC review
- Third bankruptcy or any subsequent bankruptcy- Automatic denial/revocation

The ICC will notify an individual of its decision within 15 business days from the date the investigation is concluded. An individual has the right to appeal any decision made by the ICC to deny an application or revoke a person's CRMP status.

Individuals who choose to appeal will remain in a suspended CRMP status until the appeals process, if an individual has appealed such a decision, has been completed and a judgment rendered. While under suspension, the individual must not use the CRMP designation.

F. Background Check Appeals Process

An individual has the right to appeal the results of a background check to the Independent Certification Committee. An individual can submit supporting documentation to NRMLA staff that helps prove the person's claim of innocence or a narrative that summarizes the circumstances of their case and provides an argument for why their application should not be denied or their CRMP status revoked. The information will be anonymized and shared with the ICC.

Requests for an appeal must be made no later than 30 days after the ICC has rendered its decision. Within 60 days of the receipt of the written appeal, the ICC must conclude its deliberations. All decisions of the ICC are final.

The ICC will notify the individual of its decision within 15 business days from the date that the decision was rendered.

G. Notification and Acknowledgement Requirements

All CRMPs must notify NRMLA staff within 30 calendar days of any felony or misdemeanor conviction, speeding- or red light running-related infraction, or bankruptcy.

Details of the reported event must be shared with NRMLA staff and, if warranted, with the ICC. NRMLA will notify the individual of any decision to deny or revoke the person's CRMP status, or to not take further action, within 15 business days of rendering its decision.

When renewing their CRMP status, individuals must acknowledge on the Code of Ethics renewal form that since the date of their last CRMP background check, they have not had any felony or misdemeanor conviction, speeding- or red light running-related infraction, or bankruptcy.

H. Reinstatement of CRMP Status

An individual whose CRMP status has been revoked for any of the aforementioned reasons outlined in Sections D, E or G can apply for reinstatement unless otherwise noted in the individual's CRMP application/CRMP status denial or revocation letter.

If the length of time since the CRMP status was revoked has been 90 days or less, an individual can seek reinstatement by completing the required tasks for which the CRMP status was revoked.

If an individual's CRMP status has been revoked for more than 90 days and the individual seeks reinstatement, they must repeat the application process. This includes earning 12 CE credits (including the mandatory ethics workshop), successfully passing the CRMP exam, undergoing a background check and paying the annual certification fee.

I. Testing Locations

The CRMP exam is offered through Pearson VUE, which operates over 2,000 remote testing centers across the country. Details on how to schedule an exam time will be provided in the *Authorization to Test Letter*.

J. Exam Appointment Scheduling and Rescheduling

Candidates who receive the *Authorization to Test Letter* from NRMLA may schedule the exam appointment through Pearson VUE by visiting the landing page at <http://www.pearsonvue.com/nrmla>. Candidates may make an exam appointment up to one business day in advance. Locations are available on a first-come, first-served basis.

Candidates may schedule by phone or online. (Candidates approved for accommodations under the Americans with Disabilities Act will be provided a special toll-free number, which they will need to call to schedule and arrange for approved accommodations.)

When scheduling the exam, candidates will need their Candidate ID number found on the *Authorization to Test Letter*.

Pearson VUE will send a confirmation by email of the scheduled exam. *Be sure to verify the information is correct and read the Pearson VUE Testing Center policy at the bottom of the email confirmation.*

Please note that during the exam, the candidate will be required to read and accept the **NRMLA Non-Disclosure Agreement**. A link to the document will be included in the Authorization to Test Letter. If a candidate does not accept these conditions at the beginning of the exam, he or she will not be allowed to continue with the exam and will forfeit the exam fee. Please be sure to read these documents before scheduling the examination.

Before the exam date, a candidate may want to visit the Pearson VUE Testing Tutorial to become familiar with the computer-based testing system. It can be found at <http://pearsonvue.com/athena/>.

K. Fees

Application Fee

Each application must be accompanied by a non-refundable application fee of \$250. Fees are to be paid in U.S. dollars.

Background Check Fee

Candidates must submit to a background check using NRMLA's approved vendor, Backgroundchecks.com. The fee is generally \$49.95 (although it can be more depending on the state).

Certification Fee

After the candidate passes the examination, he or she must pay a certification fee of \$195 before being awarded CRMP status. Designees will pay this fee every year before the anniversary date that appears on the CRMP certificate.

Reexamination Fee

When a candidate fails the exam, they will be charged a reexamination fee of \$195 to retake the exam. A reexamination fee is also charged if the person fails to show up for the exam at the arranged time or doesn't follow proper procedures to cancel and reschedule the exam.

L. On the Day of the Exam

Candidates should report to the exam site on the day of the exam as instructed in their appointment confirmation letter, and plan to arrive at least 15 minutes before the appointment time. Candidates must show their *Authorization to Test Letter* and one (1) primary government issued photo ID, with a signature. The following forms of ID are accepted as primary ID:

- Government-issued driver's license
- State/national identification card
- Passport*
- Military ID*
- Alien registration card (green card, permanent resident visa)
- U.S. Passport card
- U.S. Dept. of State Driver's License

* The primary ID must contain a photo & signature unless the signature is embedded in the identification. When this occurs candidate must present another form of signature identification from the primary or secondary list.

The name on the ID must match exactly the name submitted on the application, or the candidate will be denied admission.

Questions concerning the content of the exam will not be answered during the exam. Listen carefully to the instructions given by the Proctor and read all directions thoroughly. The CRMP examination is closed book. A candidate will not be permitted to bring any materials into the testing room. A candidate will be provided with a secure storage area to check his or her valuables.

The following items are NOT PERMITTED in the exam room:

- Dictionaries or other reference materials
- Papers of any kind, except as provided by the proctor
- Telephones, signaling devices such as pagers or cell phone
- Alarms or recording/playback devices
- Photographic or image-copying devices
- Electronic devices of any kind
- Food or beverages

M. Exam Security

All exam materials are the property of NRMLA. Removal of any material from the exam room by unauthorized persons is prohibited. Copyrights for the NRMLA exam are owned by NRMLA. Any attempt to reproduce or memorize all or part of the exam is prohibited. Any unauthorized disclosure, publication, copying, reproduction, transmission, distribution, or possession of the exam content or materials in any form may subject the individual to civil liability and/or criminal prosecution, removal of certification, and/or restrictions on future access to NRMLA certification examinations.

Restroom breaks are permitted but are included as part of the two hours allotted for the actual exam. The Proctor may dismiss a candidate from the exam for any of the following reasons:

- If the candidate's admission to the exam is unauthorized

- If a candidate creates a disturbance or gives or receives help
- If a candidate attempts to remove exam materials or notes from the testing room
- If the candidate attempts to take the exam for someone else
- If a candidate has in his or her possession any item excluded from the exam site as specified above
- If a candidate exhibits behavior consistent with memorization or copying of exam items.

N. Hazardous Weather or Local Emergencies

Pearson VUE's policy is to keep test centers open in inclement weather if practical. If, because of hazardous weather or another local emergency, Pearson VUE decides to close a test center on a particular day, the company will try to reach candidates scheduled for that day by email and phone and reschedule directly.

O. Challenging the Exam

NRMLA shall provide candidates with an opportunity to provide feedback on the examination content and procedures regarding:

- The technical accuracy of the examination
- Fairness in the administration of the examination.

A candidate who has a concern about administrative procedures at a testing site or who has observed a breach of security or other improper conduct during a test should submit a report in writing to the Certification Department of NRMLA within five (5) calendar days after taking the examination.

A candidate who has a question or a concern about the reliability, validity, and/or fairness of the test may submit the question or concern in writing to the Certification Department of NRMLA no later than five calendar days after taking the examination. Candidates may also report such concerns by entering comments in the appropriate field during the exam. However, time spent writing comments will count toward overall exam time.

NRMLA will not consider reports about improper test administration procedures or test content which exceed the five-day deadline or are not submitted in writing.

P. Summary of Scoring Process

NRMLA establishes the minimum passing score for the CRMP examination utilizing acceptable psychometric procedures. The CRMP examination is criterion-referenced.

The final passing score is established by a panel of subject matter experts who determine the minimally acceptable level of competence for awarding the CRMP certification, and the passing score is applied to all test takers. You must achieve a passing score to pass the examination. There are no exceptions.

The passing score is established by the Independent Certification Committee using a criterion-referenced passing score process. During this process, the committee members discuss the minimum level of competence that is required for passing the examination and obtaining the credential. This discussion focuses attention on the specific knowledge, skills, and abilities that qualified Loan Originators possess. The committee then systematically evaluates each question on the examination and rates their difficulty levels. The ratings are combined to arrive at the passing score for that specific examination.

A scaled score is used to report the passing rate for the CRMP certification examination. Scaled scores are created when the number of questions that candidates answer correctly is mathematically transformed so that the passing score equals 400 on a scale starting at 0 and ending at 500. This transformation is very similar to converting inches to centimeters; for example, a 10-inch ribbon will be 25.4 centimeters long. The length of the ribbon has not changed, only the units of measurement that were used to describe it.

The use of scaled scores does not affect whether an individual candidate passes or fails the examination.

The pass/fail decision is always made by comparing the number of questions answered correctly to the passing score that was established using the criterion referenced process. All candidates who correctly answer more items than are required to pass the examination form that they took will obtain scaled scores that are between 400 and 500. Candidates who did not answer enough items to pass will obtain scaled scores between 0 and 399. Scaling also does not affect the rank ordering of candidates. A candidate who answers more items correctly than another candidate taking the same examination form will obtain a higher scaled score.

The use of scaled scores allows the ICC to directly compare scores from one examination form to another because the passing standard will always be the same, a scaled score of 400. In the long run, this process will make the scoring of certification examination easier to understand for all concerned. No matter which form of the examination a candidate takes, the passing score will remain constant.

Q. Score Reports

Candidates are notified of their examination results (pass/fail) at the end of the exam.

Successful candidates are notified that they have passed and are provided instructions for completing the certification process.

Candidates who fail will receive a diagnostic report of their overall performance on each content area of the exam. This information is provided so you can see the areas of greatest weakness and better prepare to retake the exam.

R. Cancellation of Scores

NRMLA reserves the right to cancel any examination score if, in NRMLA's professional judgment, there is any reason to question the score's validity. Conduct that warrants score cancellation may include, but is not limited to: consulting study aids of any type during a testing session; copying from notes or from another examinee's answers during a testing session; speaking or otherwise communicating with others during a testing session; copying, photographing, transcribing, or otherwise reproducing test materials; removing test materials from the examination site; aiding other examinees or receiving aid from anyone else; or having improper access to the CRMP examination content prior to the examination administration. Engaging in such misconduct may disqualify the individual from all future examinations and from ever being certified by the NRMLA Certification Committee. Significant score increases upon retesting may also be investigated to ensure the authenticity of results.

S. Appealing Exam Results

Candidates who fail the exam may appeal their results within 30 days of receipt of the score report and must make this request in writing. NRMLA staff will review the response record and the determination will be communicated to the candidate within 60 days. The determination of NRMLA shall be final. Scores that are canceled are not subject to appeal.

T. Retesting

Candidates who fail the CRMP examination the first time must wait at least two (2) months before taking it again and six (6) if they fail a second time. Candidates will be charged a reexamination fee of \$195 each time for the second and third attempts. If the candidate fails the examination three times, he or she must wait at least one year before testing again, and complete coursework as recommended by NRMLA. A new application and fee must be submitted, and the candidate must meet all current eligibility requirements at the time of application.

U. Special Accommodations

NRMLA complies with the Americans with Disabilities Act (ADA) and is interested in ensuring that no individual is deprived of the opportunity to take the exam solely by reason of a disability as defined under the ADA (or equivalent).

Candidates who require special accommodations must make a specific request for the type of accommodation needed. The form to request accommodations is included with the Application for the CRMP Examination, which can be downloaded from NRMLAonline.org. The reason for the accommodation must be recognized under the Americans with Disabilities Act (ADA). Upon approval of the request, candidates will be notified how to proceed with scheduling.

V. CRMP Code of Ethics and Disciplinary Policies

The Independent Certification Committee is committed to upholding the highest ethical standards in the profession. Individuals who are successful on the CRMP examination and wish to be issued a certification and use the CRMP designation, must sign and return the CRMP Code of Ethics and pay the applicable certification fee.

The CRMP Code of Ethics is a statement of the required behaviors and responsibilities of designees. Designees found to be in violation of the Code of Ethics are subject to an investigation of the violation, which may result in sanctions. All sanctions are subject to appeal. Following the exhaustion of appeals, the outcome of investigations resulting in sanctions shall be made public, and the notice will include the name of the designee, the Code(s) found in violation, and the sanction imposed.

The Code of Ethics was developed to safeguard the reputation of the organization, and in the interest of protecting the public. The Code of Ethics is included as Appendix 2 of the handbook and may be located on the website at NRMLAOnline.org.

The Independent Certification Committee has established policies and procedures for investigating complaints filed against designees. Any individual may file a complaint. All complaints will be reviewed, and if determined valid and actionable, will be investigated. Individuals who wish to file a complaint should contact NRMLA for information on how to proceed.

Direct all inquiries to:

National Reverse Mortgage Lenders Association (NRMLA)
Certification Department
1300 19th St., Fifth Floor
Washington, DC 20036

W. Language the Exam is Given In

The CRMP certification examination is given in English only. Translation dictionaries and/or other translation aids are not permitted. All program materials are provided in English.

X. Training and Exam Prep Materials

The Independent Certification Committee does not provide training or preparatory materials for the CRMP certification examination, nor does it offer or endorse training programs or preparatory courses. To do so would be a conflict of interest and a deviation from the stated purposes of the Certification Committee.

As a courtesy to individuals interested in obtaining the CRMP, the Independent Certification Committee created a resource guide to help candidates prepare for the exam. A copy of the guide can be downloaded from NRMLAonline.org.

NRMLA and the Independent Certification Committee do not endorse any person, product, resource or service as a means for achieving certification. Candidates are encouraged to plan their own course of study by reviewing the appropriate regulations, identifying any areas of weakness, and securing the necessary resources to adequately prepare for the examination.

Y. Confidentiality and Release of Information

NRMLA staff will not release any information regarding a candidate's examination application or examination performance to any employer, regulatory agency or any other person or entity that may inquire about such information unless it has obtained written permission from the candidate or designee in question. Volunteers may not disclose any information about a candidate or designee.

NRMLA staff shall maintain an electronic directory of all designees, and is obligated to release upon request, the names and certification status of individuals who have successfully completed the certification process.

Z. Statement of Non-Discrimination

The NRMLA Certification Committee does not discriminate among candidates or designees on the basis on age, sex, race, religion, national origin, or marital status.

Recertification

For further information on recertification, please visit the NRMLA website at <https://www.nrmlaonline.org/crmp-designation> where you may download the Recertification Handbook. Designees are encouraged to become familiar with the recertification requirements, which are a combination of continued work experience and professional development based on the concept of continued competence.

Trademarks and Copyrights

The “Certified Reverse Mortgage Professional” and “CRMP” designations are the property of the Independent Certification Committee and NRMLA. Individuals who earn the CRMP credential may use the designation as long as the certification has not expired, been suspended, revoked or voluntarily relinquished.

The certificate is the property of the Independent Certification Committee and must be returned to NRMLA upon request. Examination materials and publications are copyrighted and protected under U.S. law.

NRMLA aggressively enforces the appropriate use of its property, and unauthorized use may result in sanctions or other penalties.

III. Preparation for the Examination

A. Resource Guide

The Independent Certification Committee, which oversees the designation, created a resource guide to help CRMP candidates prepare for the exam. A copy of the guide can be downloaded from NRMLAonline.org.

Candidates are also strongly encouraged to review the examination blueprint contained in the Candidate Handbook as Appendix 1, or on the NRMLA website at NRMLAOnline.org.

The blueprint contains the major content areas on the exam and the percentage of the exam each content area represents. Use the blueprint to guide you in identifying any content areas you need extra time and resources to prepare for and ask yourself these questions.

- Which content areas represent the greatest number of test questions?
- How much time do you need to focus on these areas to prepare for the exam, versus other areas?
- How do your current knowledge and skills compare to the content areas of the exam? Are you strong in some, but weak on others?
- How much training or work have you done in the areas on the exam?

Your analysis of the content outline and your answers to the questions above will help you determine where you need to spend your study time.

B. Testing Tips

On the day of the exam:

- Plan to arrive at the exam site at least 15 minutes prior to your appointment. If you have considerable distance to travel, consider arriving the night before.
- Get a good night's rest the night before.
- Eat a well-balanced meal prior to reporting to the exam site. Avoid excessive stimulants such as caffeine.
- Read and follow the instructions carefully. Ask the Proctor for clarification if you are not sure about the instructions. Remember, the Proctors will not answer questions related to exam content.
- Pace yourself by periodically checking your progress. This will allow you to make any adjustments in time. Remember, only the questions you answer correctly are scored.
- There are no penalties for answering a question incorrectly, so answer as many questions as you can. If you are unsure of a response, eliminate as many options as possible, and choose an option from those that remain.
- You may go back to review any items at any time.
- Pay attention to reminders of the time you have left to finish the exam.

IV. Policies and Procedures

The following policies of the Independent Certification Committee are those that guide the awarding of the CRMP certification, the rights and duties of candidates and designees, due process, and the development and administration of a credible certification examination and program. These policies guide the decisions associated with the certification.

The information provided in the Candidate Handbook contains abbreviations of several policies related to the CRMP certification. The policies you need to be aware of are included below. Please read these policies in their entirety, as several policies become applicable after you earn the certification. Several of the policies related to the application process will assist you in completing the application correctly.

Note: In submitting your application, you will acknowledge that you have read and agree to comply with the policies.

Passing the NRMLA Certification Examination

The purpose of the NRMLA certification is to establish standards of knowledge and competence in the field of reverse mortgage lending, and to ensure the ethical practices of the Certified Reverse Mortgage Professional (CRMP).

Only candidates who are successful in passing the written examination for the certification, meet all criteria for certification, and remain in good standing are considered certified.

Awarding Certification

Certification is awarded for a period of three years. Individuals who are successful on the CRMP certification examination and who wish to be issued a Certificate and use the CRMP Designation must sign and return the CRMP Code of Ethics and pay the applicable certification fee to be Certified. Passing the examination does not assure awarding certification.

The candidate must first pass a background check. Copies of the signed Code and a record of payment of the certification fee are maintained in a secure cabinet in an individual file folder in a secure location. The Independent Certification Committee has the sole responsibility for making all certification decisions.

In circumstances in which certification is denied, suspended or revoked, an appeal of the decision may be filed with the Appeals Committee in accordance with the appeals process.

Submitting the Application for the CRMP Examination

Once a CRMP candidate is eligible to submit his or her application, NRMLA will send that person an email with instructions for submitting their application, application fee and Letter of Recommendation. A copy of the application and letter of recommendation will be saved to the applicant's customer record in NRMLA's membership database.

Rejecting Applications for the CRMP Examination

Applications that are incomplete, do not meet the eligibility requirements and are not accompanied by the correct payment of fee, will be rejected. Certification staff must notify all candidates of rejection within 15 business days of receipt of the application. The certification staff will email or mail the candidate notifying the candidate of why the application has been rejected. A record of the rejected or incomplete application shall be maintained by the Certification Office for a period of one year.

Eligibility Criteria

To be considered eligible to take the CRMP certification examination, candidates must demonstrate that they meet current eligibility requirements. The eligibility requirements shall be made available in all public documents.

Denial of Eligibility

Any candidate who does not meet the eligibility requirements, or who fails the CRMP background check, must be notified that their certification application has been denied within 15 days of review. The reasons for the denial shall be indicated.

Appeal of Denial of Eligibility

Candidates who are denied eligibility may request reconsideration of the decision of denial by making an Appeal.

Requests for an appeal must be made no later than 30 days after the candidate is denied. Within 60 days of the receipt of the written appeal, the Appeals Subcommittee must conclude its deliberations. All decisions of the Appeals Committee are final.

Development of the CRMP Examination

The purpose of the CRMP certification examination is to establish standards of knowledge and competence in the field of reverse mortgage lending, and to assure the ethical practices of the Certified Reverse Mortgage Professional (CRMP). The CRMP certification examination is designed to measure the knowledge and competence of reverse mortgage lenders. The blueprint of the written examination shall be derived from accepted industry psychometric standards in examination development.

In its development and maintenance of the CRMP certification examination, the Certification Committee shall work with experts in test development and measurement to ensure the development and administration of valid and legally defensible examinations. The CRMP certification shall be validated through a job task analysis at an approximately five-year interval, or as circumstances may warrant. Performance statistics shall be conducted at regular intervals and in an ongoing manner to ensure the consistent administration of fair, valid and reliable examinations is occurring.

Examination Administration

The administration of the CRMP certification examination shall follow accepted industry standards to ensure fair and consistent administration. The Certification Committee may contract the administration of the examination to a testing vendor.

Registering for the CRMP Examination

To register for the examination, candidates must first be authorized by the NRMLA certification staff. Candidates are required to follow all registration requirements.

Authorization to Test

Only candidates who are authorized to test may take the CRMP certification. To be authorized, the application for the certification examination must be approved for eligibility. Upon approval, an eligibility acceptance letter is emailed to candidates within 15 business days. The letter will contain proof of acceptance, a unique candidate ID number, contact information to schedule the testing appointment, and additional information regarding the examination such as candidate identification requirements.

Candidate Identification

Candidates must check in using one form of government-issued photo ID with signature (driver's license, government-issued photo ID or passport). The name on the ID must match exactly the name submitted on the application.

Granting Requests for Extensions

In certain limited circumstances, candidates may be provided extensions to examination scheduling deadlines.

Such requests must be made in writing to the Director of Certification who shall consider such requests on a case-by-case basis and on the merits of the request.

Test Administration Monitoring

The administration of the examination shall be monitored for quality assurance purposes.

Cheating

The Certification Committee maintains strict policies to safeguard the security of the examination. Any individual who removes, or attempts to remove, examination materials from the testing site, including memorizing examination questions, will be deemed to be in violation of the CRMP Code of Ethics and subject to prosecution in addition to sanctions by the Certification Committee. These sanctions may include the removal of certification and restrictions on future access to the certification examination.

Language of the Examination

The CRMP certification examination is given in English. The use of translation aids during the examination is not permitted.

Passing the Written Examination

Only candidates who are successful on the written examination are eligible to be awarded CRMP certification status.

Failing the Examination

Candidates who fail the CRMP certification examination may retake the examination two additional times. Candidates must wait two months after the first fail and six months after the second fail. Candidates must pay appropriate retake fees (\$195 each time) and must continue to meet the eligibility criteria.

Candidates who do not pass the examination after three attempts must wait a period of one year before testing again, and must apply as a new candidate, pay all required fees, meet the current eligibility requirements, and complete coursework recommended by NRMLA. Any candidate can appeal their test score. Requests for an appeal must be

made no later than 30 days after the test date. Within 60 days of the receipt of the written appeal, the Appeals Committee must conclude its deliberations.

Comments on the Exam

Candidates who wish to comment on an examination question may do so at the end of the exam by completing the Candidate Comment Form. The Candidate Comment Form must be submitted to the Test Administrator. The candidate may also submit comments to NRMLA within five calendar days of taking the exam. Comments should be address to the Certification Department within NRMLA.

Invalidating Scores

The Independent Certification Committee is concerned with reporting only valid scores. On rare occasions, circumstances may invalidate exam scores. The Certification Committee reserves the right to cancel or withhold exam scores if there is any reason to question their validity. The Certification Committee may cancel or invalidate exam results if, upon investigation, violations of Certification Committee policies have been committed.

Doubts may be raised about the validity of candidates' scores because of suspected misconduct; in such circumstances, candidates shall cooperate in the investigation of their scores. Such candidates will be notified of procedures to ensure fair treatment. Some scores may be rendered invalid due to circumstances beyond candidates' control, such as faulty exam materials or mistiming. In this event, retesting will be arranged.

Issuing Certificates

Certificates are issued by the certification staff to individuals who pass the certification examination, agree to abide by and uphold the Code of Ethics, and pay the applicable certification fee. Certificates are issued within thirty days of receipt the signed Code of Ethics and fee.

Special Accommodations

The Independent Certification Committee complies with the Americans with Disabilities Act (ADA) and will ensure no individual is deprived of the opportunity to take the certification examination solely by reason of a disability as defined under the ADA. The form to request accommodations is included with the Application for the CRMP Examination, which can be downloaded from NRMLAonline.org.

Appeal of Denial of Request for Special Accommodations

Candidates who are denied their request for Special Accommodations may file an appeal with the Appeals Committee in accordance with the policies of the Certification Committee. The decision of the Appeals Committee is final.

Enforcement of the Code of Ethics

The Certification Committee shall establish and enforce a Code of Ethics applicable to all certified individuals. Designees must agree to uphold and abide by the Code of Ethics as a condition of earning and maintaining CRMP certification, using the designation and being awarded a Certificate.

Filing a Complaint

Any individual may file a complaint against a certified reverse mortgage professional. Only complaints that follow the published procedures of the Certification Committee will be considered.

Disciplinary Procedures

In prosecuting its mission of establishing a credible certification program that ensures high standards of ethical and professional practice in the reverse mortgage lenders industry, the Certification Committee shall establish and implement a Code of Ethics. The Certification Committee requires its designees to remain in good standing with the organization by complying with the tenets of the Code. As such, the Certification Committee reserves the right to sanction designees found to be in violation of the Code of Ethics, following the investigation of such complaints in accordance with its published procedures.

The Certification Committee shall make available upon request and shall publish in the Certification Directory all decisions resulting in sanctions which shall include the name, certification, code violated and the sanction imposed.

Due Process

The Certification Committee respects and upholds the right of its designees to due process in circumstances in which a negative or adverse decision is made on the standing and status of the designee. Due process shall apply in instances affecting an individual's ability to earn and maintain CRMP certification status.

Other Recertification Requirements

Other recertification requirements for the CRMP credential include remaining actively employed in the reverse mortgage industry, remaining current with changes in regulations and laws, and completing the requirements for continued competence during the three-year certification cycle. Designees must agree to continue to abide by and uphold the Code of Ethics and the policies of the Certification Committee, which includes continued appropriate and authorized use of the certificate, logo, and marks. Designees must pay the current recertification fee.

Recertification requirements are based upon the philosophy of continued competence, and as such, designees must meet the recertification requirements as determined and defined by the Certification Committee.

Digital Badge and CRMP Certificate

After earning the CRMP designation, NRMLA will create an account with Accredible through which the designee can create a digital badge to promote his or her credential on social media. The designee can also download a CRMP certificate to hang in their office from the same account.

Certificates

The initial certificate is issued to designees with payment of the Certification Fee. Designees requesting a duplicate certificate, or who request a new certificate due to name change, will be charged an administrative fee of \$25.

Refunds

Refunds are granted only for accepted circumstances, for emergency cancellations or withdrawals from the examination process. Refunds are granted at the discretion of the Certification Office. Refunds are not granted to candidates who forfeit or fail the examination.

Rescheduling an Examination

A candidate who is unable to sit for a scheduled exam must contact Pearson VUE no later than 24 hours before the scheduled start of the exam to cancel his or her appointment. The candidate can then reschedule when convenient, with no less than 24 hours' notice.

Emergency Cancellations or Withdrawals

The Certification Committee publishes the circumstances which are considered grounds for an emergency cancellation or withdrawal of an examination. These circumstances include: 1) Candidate illness; 2) Family death; 3) Jury duty; 4) Military duty; or 5) State of emergency.

Candidates who experience an acceptable emergency must request cancellation or withdrawal from the examination in writing and include supporting documentation of the circumstances. Acceptable grounds for emergency cancellations or withdrawals are included in the Candidate Handbook and on the Website

Confidentiality

Information regarding the status of a candidate will only be discussed with that person or their legal representative.

The certification staff may release information regarding a candidate's performance on the certification examination to an employer or entity only with written permission from the candidate.

The certification staff shall release upon request the name and certification status of designees who have successfully completed the CRMP certification examination.

Position on Training and Education

The Independent Certification Committee does not require candidates for the CRMP certification to take prescribed training or education programs from any particular company or organization.

The Independent Certification Committee does not recommend or endorse any training or education programs as preparation for the certification examination, nor does it accredit or endorse any source of education as a guarantee of success on the CRMP certification examination.

Auditing Applications

The certification staff is required to audit 5% of all applications for the CRMP certification examination and for recertification.

Authorized and Appropriate use of the CRMP designation

The Certification Committee encourages the authorized use of the logo and marks. Designees who wish to use the CRMP designation may do so in the following manner:

John Doe, CRMP

John Doe, Certified Reverse Mortgage Professional

Designees are permitted to use the CRMP designation in the above manner, on business cards, letterhead, within written guidelines. Authorized use requirements of the CRMP designations shall be sent to newly certified individuals with the certificate. Inactive designees may not use the designation after their name and must return their certificate until they become active.

NONDISCLOSURE AGREEMENT AND GENERAL TERMS OF USE FOR EXAMS DEVELOPED FOR THE CRMP PROGRAM

This exam is confidential and is protected by trade secrets law. It is made available to you, the examinee, solely for becoming certified as a reverse mortgage professional. You understand, acknowledge, and agree:

- that the questions and answers of the exam are the exclusive and confidential property of NRMLA, are protected by copyright, and are protected by NRMLA's intellectual property rights;
- not to disclose the exam questions or answers or discuss any of the content of the exam materials with any person without the prior written approval of NRMLA;
- not to remove from the examination room any exam material of any kind provided to you or any other material related to the exam, including, without limitation, any notes or calculations;
- not to copy or attempt to make copies (written, photographic, or otherwise) of any exam material, including, without limitation, any exam questions or answers;
- not to sell, license, distribute, give away, or obtain from any source other than NRMLA the exam materials, questions, or answers;
- that your obligations under this agreement shall continue to be in effect after the examination and, if applicable, after termination of your certification, regardless of the reason or reasons for termination, and whether such termination is voluntary or involuntary.

Click the **YES** button to symbolize your signature and to accept these terms.

Select the **NO** button if you do not accept these terms. If you decline the agreement, you will not be permitted to take the examination, and you will forfeit your examination fee.