



Policy and Procedure

Manual

**Colorado  
Association of  
Mortgage  
Professionals**

## TABLE OF CONTENTS

<i>Board of Directors</i> .....	2
<i>President’s Letter</i> .....	3
<i>Officers</i> .....	4
<i>President</i> .....	5
<i>President Elect</i> .....	6
<i>Vice President</i> .....	7
<i>Past President</i> .....	7
<i>Secretary</i> .....	8
<i>Treasurer</i> .....	9
<i>Executive Committee</i> .....	10
<i>Executive Director</i> .....	11
<i>Role of Committees</i> .....	12
<i>Committee Guidelines</i> .....	13
<i>Event Planning Guidelines</i> .....	14
<i>Travel Reimbursement Policies</i> .....	16
<i>Standing Committees</i> .....	
<i>Finance Committee</i> .....	
<i>Education Committee</i> .....	17
<i>Membership and Benefits Committee</i> .....	24
<i>Convention and Trade Show Committee</i> .....	25
<i>Government Relations Committee</i> .....	26
<i>Government Relations Policy Statement</i> .....	27
<i>Ethics Committee</i> .....	28
<i>Public Relations Committee</i> .....	29
<i>Nomination and Election to the Board of Directors</i> .....	31
<i>Nominations Committee</i> .....	34
<i>CCMB Designation</i> .....	38

## 2015 COAMP BOARD OF DIRECTORS

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<a href="mailto:bturgeon@equilane.com">bturgeon@equilane.com</a>	Bob Turgeon	Equilane Lending	303-726-7883
<a href="mailto:walter@risingpointsolutions.com">walter@risingpointsolutions.com</a>	Walter Gallegos	Rising Point Solutions	<b>720.364.3511</b>
<a href="mailto:jason@uptownmortgage.com">jason@uptownmortgage.com</a>	Jason Kauffman	Uptown Mortgage	303-883-6776
<a href="mailto:adriennerandol@tmc-us.biz">adriennerandol@tmc-us.biz</a>	Adrienne Randol	The Mortgage Company	303-720-9450
<a href="mailto:andy.mathisen@buycoloradoinsurance.com">andy.mathisen@buycoloradoinsurance.com</a>	Andy Mathisen	Colorado Insurance	720-299-4585
<a href="mailto:dbooper@coloescrow.com">dbooper@coloescrow.com</a>	Don Booher	Colorado Escrow and Title	303-907-2122
mahelfri94@gmail.com	Matt Helfrich	Stearns Lending	719-339-1547
Jayne.bail@comcast.net	Jayne Bail	Intelligent Investments	303-549-6205
<a href="mailto:tracey@homesteadtc.com">tracey@homesteadtc.com</a>	Tracey Throop	Homestead Title	303-346-5349
Laura@LauraPhillips.com	Laura Phillips	Mac5 Mortgage	303-817-4611
<a href="mailto:jay@jaygarvens.com">jay@jaygarvens.com</a>	Jay Garvens	Garvens Mortgage	719-330-1457

**OFFICERS**

*Officers*..... 4  
*President* ..... 5  
*President Elect*..... 6  
*Vice President*..... 7  
*Past President* ..... 7  
*Secretary* ..... 8  
*Treasurer*..... 9  
*Executive Director* ..... 11

## **PRESIDENT**

As president of the Colorado Association of Mortgage Professionals, your work will be an important contribution to the success of this state association. You should expect the recognition and dignity due an important member of a team effort, no more, no less. Your job is to see that projects are completed and to enlist help in doing them.

Your official duties are outlined in the Constitution and Bylaws as follows:

### **Section 8.5: PRESIDENT:**

The President of the Association shall be chief elected officer of the Association, shall preside at all meetings of the Association's members, board of directors, and the Executive Committee and shall be a member ex-officio of all the committees of the Association with the right to vote in case of tie votes only (except the Executive Committee) of all committees of the association. He/She shall also, at the annual meeting of the association, and at such other times as he/she shall deem proper communicate to the Association's members or to the board of directors matters and make suggestions as may, in his/her opinion, tend to promote the welfare and increase the usefulness of the Association, and shall perform such other duties as are necessarily incident to the office of president or as may be prescribed by the board of directors. The president of the Association shall not be eligible for re-election to any office of the Association until at least one year has elapsed since his last service as president of the Association.

Upon expiration of his/her term of office, the president shall become an ex-officio member of the Board of Directors in the position of Past President.

President shall always be a Colorado-representative to the NAMB's Delegate Council.

Specific long-term and short-term goals give a purpose to an organization and an incentive to assume weighty responsibilities that cannot be obtained in other ways. The president should seek direction of the Board and the members to determine the short and long term goals of COAMP.

Committee work will be enhanced by an outline following this general format:

- A. Set specific goals.
- B. Work out an action program and put it in writing.

The President shall be issued a credit card for use in travel and incidental expenses while representing COAMP. The card is to be used for COAMP approved expenditures only.

## **PRESIDENT-ELECT**

The duty of the president-elect is to learn more about the presidency, the issues, and leadership through working with the president and assisting in all projects.

Your official duties are outlined in the Constitution and Bylaws as follows:

### **Section 8.6: PRESIDENT-ELECT:**

The president-elect is to be the Association's president in the following year. If the president-elect's regular term of office expires before the term as president begins, his or her term on the board of directors will be extended for a year and the board vacancy normally to be filled will take place the following year.

The president-elect, vice president and the past president shall perform all duties and exercise all powers of the president when the president is absent or otherwise unable to act in the order designated, president-elect then vice president then past president. They shall perform such other duties as may be prescribed by the board of directors and shall assist the president in the administration of the Association's affairs, working with the board of directors, for the good of all members.

The president should be calling on the president-elect to do research in regard to the president's projects, so that the president elect becomes familiar with the issues.

The president-elect should represent COAMP at the National convention and leadership training.

The president-elect should be visible at all state functions, tests, and all functions that relate to outside professional groups.

The president should see that the President-Elect becomes a Colorado Representative to NAMB's delegate council upon the expiration of the Past Presidents term in June.

The president-elect should be responsible for certain committees delineated by the president to the extent that he/she knows all committee chair people and is responsible for making sure that their reports are done in time for the board meetings. Those committees shall consist of:

1. Legislative
2. Membership and Benefits
3. Education
4. Ad Hoc Committees as assigned

## **VICE PRESIDENT**

The president-elect, vice president and the past president shall perform all duties and exercise all powers of the president when the president is absent or otherwise unable to act in the order designated, president-elect then vice president then past president. They shall perform such other duties as may be prescribed by the board of directors and shall assist the president in the administration of the Association's affairs, working with the board of directors, for the good of all members.

The Vice president should be responsible for certain committees delineated by the president to the extent that he/she knows all committee chair people and is responsible for making sure that their reports are done in time for the board meetings.(That is 2 weeks prior to a Board meeting) Those committees shall consist of:

1. Ethics
2. Bylaws
3. Public Relations
4. Industry Relations
5. Finance
6. Convention/Events
7. Ad Hoc Committees as assigned

## **PAST PRESIDENT**

The immediate Past President shall serve as a voting member of the COAMP Board of Directors for one year.

The Past President shall be the chair of the Ethic's Committee.

She/He shall finish out their term as a representative to NAMB's Delegate Council until June of the year that they are past President: at which time this position is filled by the President Elect.

## **SECRETARY**

Your official duties are outlined in the Constitution and Bylaws as follows:

**Section 8.8: SECRETARY:**

The secretary shall keep minutes of all meetings of members and of the board of directors, shall be the custodian of the corporate records, shall give all notices as are required by law or by these bylaws, and generally, shall perform all duties incident to the office of secretary and such other duties as may be required by law, by the Articles of Incorporation, or by these bylaws, or which may be assigned by the board of directors.

With the assistance of the COAMP office and executive director the secretary will:

1. Keep minutes of meetings.
2. Sends out notices of meetings and announcements.
3. Sends minutes of past board meetings to Board of Directors in a speedy manner.



## TREASURER

Your official duties are outlined in the Bylaws are as follows:

**Section 8.9:** TREASURER:

The treasurer shall have the charge and custody of all funds of this Association, shall deposit the funds as required by the board of directors, shall keep and maintain adequate and correct accounts of the Association's properties and business transactions, shall render reports and accountings of the board of directors and to the members as required by law and by the board of directors, and shall perform in general all duties as may be required by law, by the articles of Incorporation or by these bylaws, or which may be assigned by the board of directors. All funds shall be deposited in the name of the Association.

**Section 10.7:** FINANCE COMMITTEE:

The Treasurer of the Association shall in all cases be the chairperson of the Finance Committee. The Finance Committee's responsibilities shall include, but not necessarily be limited to: making recommendations to the board of directors for activities for producing revenue for the Association, preparing and recommending an annual budget for the Association which shall be presented for approval to the board of directors, arranging for the independent audit of the Associations financial statements and preparation of the Association's income tax statements annually by a certified public accounting firm to be approved by the board of directors, and for preparing and presenting monthly budget variance report and financial statements to the members of the Association at each annual meeting of the members of the Association.

The Fiscal Year shall commence on the first day of January and shall end on the 31<sup>st</sup> day of December.

With the assistance of the COAMP office and the Executive Director the treasurer will:

1. Receive and distribute all funds.
2. Send out dues notices.
3. Report financial status regularly to the Board of Directors.
4. Maintains membership books (paid and unpaid).
5. Hires accountant to do annual tax returns
6. Recommend to the Board a yearly accountant for financial review purposes
7. Assure payment authorization forms have been signed by committee chairs

## **EXECUTIVE COMMITTEE**

Executive Committee's official duties are outlined in the Bylaws are as follows:

### **ARTICLE XV. EXECUTIVE COMMITTEE**

#### **Section 15.1: COMPOSITION:**

The elected officers of this Association, the president, president-elect, vice president, secretary and treasurer form this committee.

#### **Section 15.2: POWER AND RESPONSIBILITIES:**

The Executive Committee supervises the Executive Director and the daily activities of the Association. This committee can invoke changes in the Association's Policy and Procedures for sixty days with a majority vote, without the entire board of director's approval, yet with the entire board of directors notification.

The executive committee assists the president in deciding the agenda for work to be presented to the board. They oversee the day to day operations of the organization and directly supervise the Executive Director and Staff. They are also permitted to react to an emergency situation and act for the entire board when it is impractical to convene the entire board.

## **EXECUTIVE DIRECTOR**

### **Section 15.2: POWER AND RESPONSIBILITIES:**

The Executive Committee supervises the Executive Director and the daily activities of the Association. This committee can invoke changes in the Association's Policy and Procedures for sixty days with a majority vote, without the entire board of director's Approval, yet with the entire board of director's notification.

## **ARTICLE XVI. EXECUTIVE DIRECTOR**

### **Section 16.1: CONTRACTUAL RELATIONS:**

There may be an Executive Director who shall have a contractual relationship with the Association. Said contract shall be negotiated by the Executive Committee and the services, obligations, compensation and other appropriate matters shall be covers by the contract which shall be written.

### **Section 16.2: DUTIES AND RESPONSIBILITIES:**

The Executive Director shall be the Chief Executive Officer of the Association, appointed by and responsible to the Board of Directors and shall, as directed by the Executive Committee:

- a) Perform the normal day-to-day administrative duties inherent to Association functions.
- b) Maintain a current individual file on each member.
- c) Maintain and publish annually, a roster of all members with current address and telephone number, etc.
- d) Publish current Bylaws with Annual Membership roster.
- e) Maintain current and separate mailing list for all Professional members, Affiliate members, Associate members, Board of Directors and Committee members.
- f) Maintain historical files on Board minutes, Membership rosters, newsletters and other historical information.
- g) Bill, receive and deposit all dues, fee and assessments as directed by the Board of Directors.
- h) Make payments for obligations of the Association with prior approval from the Executive Committee or its Treasurer.
- i) Have custody for the financial records of the Association.
- j) Submit Financial Statements to the Board of Directors showing all income and expenditures and the financial condition of the Association.
- k) Publish a newsletter on a regular schedule as directed by the Board of Directors.
- l) Assist all committees in their duties when requested by Chairman or when directed by the Executive Committee.
- m) Assist any member of the Association in performing their Association duties when required or directed by the Executive Committee.
- n) The Executive Committee, at their discretion, may direct any portion of the work or responsibilities in the administration of their office to the Executive Director.
- o) The responsibility to advise the Executive Director shall remain the responsibility of the Executive Committee.
- p) Manage and supervise all of the Association office personnel, if any, regardless of the employment classification.

## COMMITTEES

### ROLE OF COMMITTEES

Each committee shall develop a specific job description and an annual budget. When a committee develops a new policy that affects operation or activities of the association, this policy shall be presented to the Board as a written recommendation. Such recommendation should include a strategy for implementation, as well as an analysis of any financial impact on the association. The financial analysis should include estimated revenue, expenses and a suggestion of which account could provide any necessary seed money. The Board of Directors will consider and vote on any recommendations at its next meeting.

### COMMITTEE GUIDELINES

Committees are unique entities. No other forum allows any association to focus the attention and expert resource personnel to solve the problems that are presented. Because associations depend on committees for recommendations and other information, there necessarily are some responsibilities of being a committee member.

In an association, there are usually two types of committees: Standing and AD HOC Committees.

Standing committees are those which are provided for in the Constitution or bylaws of the association. They perform the normal functions necessary for the operation of the association. Examples are: Membership, Legislative, Ethics, Education, and Benefits.

Ad HOC committees perform an entirely different function. As a general rule, their appointment stems from a new or current problem. They are formed to consider or handle a single subject for only its limited duration. The committee may operate for only a few days or over a considerable period according to the problem.

Appointment:

#### **Section 10.1: APPOINTMENT:**

The appointment of chairperson of each committee shall be made by the president with approval of the board of directors, provided that each such chairperson may be a member of the board of directors, except that the past president of the Association shall always serve as chairperson of the Ethics Committee. The members of each committee, other than the chairperson, shall be appointed by the chairperson, except that the members of the Ethics Committee shall always consist of all of the members of the board of directors. The term of service shall be for one year. The president of the association shall serve as an ex-officio member of all committees with the power to vote in cases of ties only.

#### *Guidelines*

To ensure the success of your committee, check these guidelines:

- 1 Make sure there is a real need for the committee.
- 2 The purpose of the committee must be valid.
- 3 The committee's assignment must be clearly understood.
- 4 The committee Chairperson must be able to provide leadership.
- 5 Committees should be given minutes from previous year to read.

- 6 Committees should know who is on the board and whom, they can go to with questions.
- 7 Names and addresses of all committee heads and members of committees should be made available to the membership and Board of Directors
- 8 Committees should be given the attached **“Committee Event Planning guidelines and responsibilities”**.
- 9 **Committee should have regularly scheduled monthly meeting.**
- 10 Committee chairs need to keep apprised of the budget
- 11 Committee chairs must approve all expenditures. Attached is a copy of the payment authorization form that needs to be sent along with a payment request.

## **EVENT PLANNING GUIDELINES**

General procedure: develop the event proposal. The proposal should announce the intent to hold the event; its general purpose, goals or objectives, the proposed time and location, an estimate of number of attendees expected, and the proposed timeline priorities.

### **CHAIR RESPONSIBILITIES:**

#### **Prepare a budget:**

1. Check date with COAMP master calendar on the website. Please do not confirm or publicize a date until you have done this!!
2. Review suggested site with staff, staff will negotiate and formally contract with the site and any required subcontractors (e.g. decorator or caterer).
3. Notify COAMP BOD as soon as event dates are set and relay important information.
4. Develop budget for Board approval if it is a new event not already reflected in the annual budget. Include estimated revenues and expenses.
5. Complete **Event Plan** form (see attachment A),
6. Serve as principal contact with association staff.
7. Assign tasks to committee members.
8. Develop and monitor planning timetable.
9. Direct activities of committee.
10. Monitor budget and expenses.
11. Give a written committee/minutes report to the Board of Directors at least one week after committee meetings and two weeks prior to the next scheduled board meeting.

### **COMMITTEE RESPONSIBILITIES:**

1. Must report all activity to chair.
2. Complete **Event Proposal** form (attachment B).
3. Identify target audiences.
4. Define program goal and objectives.
5. Develop format, length of program.
6. Approve program title.
7. Identify and approach potential speakers/panels.
8. Establish outline with title for promotion of event.
9. Define event space and location needs.
10. Assist in staffing office on the event e.g. help with registration, staff COAMP information booth, introduce speaker, make announcement.

### **ASSOCIATION RESPONSIBILITIES:**

1. Confirm speaker(s) and description of event with chair.
2. Seek sponsors as appropriate: communicate with chair on status.
3. Confirm /contract space/location and advise chair.
4. COAMP Executive Director, along with the COAMP President are the only individuals who can sign and approve committee/board contracts.
5. Collect all funds and maintain records.
6. The committee will produce and distribute promotional materials (see timeline below); implement additional advertising plans developed by committee. Please discuss timetables with staff to ensure correct timelines and costs.

7. Serve as resource for planning committee.
8. Develop flier from the outline given by the committee chair.
9. Publicize program with mailing/faxing as established below.
10. Implement registration process.
11. Provide onsite management for program.

### **Web Page Calendar**

### **Email Blasts**

1. There will be a monthly COAMP calendar of events emailed to members and prospects on the first Tuesday of every month from the office of the Executive Director

### **Direct Mail:**

1. The office of the Executive Director shall send out a COAMP function calendar and event mailer to all members and prospective members advertising and announcing upcoming events on the last Tuesday of every month. Committee chairs are expected to give via e-mail, disk or delivery, any such flier or registration form at least **48 hours** prior to this date.
2. Additional responsibilities are outlined in the Executive Director's contract.

COAMP should utilize the services of an outside contractor to conduct a conference, a monetary penalty should be included if reports are not reported in a timely manner.

## **TRAVEL REIMBURSEMENT POLICIES**

Please read these instructions carefully before planning your trip and completing this reimbursement request. **Requests for reimbursement must be submitted within 30 days after the event on an expense report form. If not received within 30 days, you will not be reimbursed unless it was due to extenuating circumstances. If this is the case you must discuss the delay with the Treasurer.**

COAMP's financial resources come from membership dues, exhibitor booth sales, sponsorship, and registration fees. All financial accounts are reviewed annually by a certified public accountant retained by COAMP. Therefore, all travel vouchers are items of public record.

It is the policy of COAMP to reimburse its members, employees, and others all reasonable and necessary expenses incurred while traveling at the request of COAMP. Each person is expected to exercise the same care in incurring expenses that a prudent person would exercise when traveling on personal business. No reimbursement will be made for expenses which require a receipt unless the receipt is submitted with the reimbursement request. COAMP will not reimburse for meals and/or lodging furnished at no cost to the traveler. Expenses for alcoholic beverages, personal entertainment, and personal expenses will not be reimbursed.

### **Policy on Participation in Events on Behalf of COAMP**

When a member of the Colorado Association of Mortgage Professionals is asked to attend an event on behalf of COAMP, i.e. is representing COAMP and is attending at COAMP's expense, the member is expected to fully participate in sessions and to report back to the Board of Directors on program content as appropriate. A member should commit to attend all days of the event.

### **Travel Expense Reimbursement Policy**

It shall be the policy of the Colorado Association of Mortgage Professionals to reimburse for travel expenses associated with members traveling on COAMP business; such expenses to include transportation, lodging and per diem costs. No reimbursement shall be made for entertainment expenses (e.g. alcoholic beverages). In order to reduce travel costs, members are asked to share rooms.

**PER DIEM RATE:** Reimbursement for meals and incidental expenses is limited to the maximum per diem rates for meals (and incidental expenses are reimbursed only with receipt). Incidental expenses are defined as (1) all tips, (2) faxes and telephone expenses to arrange for lodging, Per Diem can be claimed only if you are out of town for more than 12 hours.

Per Diem reimbursement rates are as follows: \$15 breakfast, \$20 lunch, and \$40 dinner or \$75 per day whichever is applicable. Incidental expenses must be included in expense reimbursement request along with the receipt and is part of the maximum \$75 per day.

**LODGING:** A receipt is required for reimbursement.

**TRANSPORTATION:** AIRFARE: The plane ticket must be submitted for reimbursement. TAXI: Costs exceeding \$12.00 per day must be itemized with receipts attached. PERSONAL AUTO: Reimbursement for inner-city travel by private automobile cannot exceed the equivalent one-way or round-trip coach class airfare. PARKING: Parking and/or tolls exceeding \$12.00 per day must be itemized with receipts attached.

SEE ATTACHMENT



## **EDUCATION COMMITTEE RESPONSIBILITIES**

**Purpose:** To facilitate and promote education to the general membership; to develop and provide educational classes and discussion forums; to investigate innovative methods for delivery of education to the widest possible audience.

### **OBJECTIVES:**

1. Prepare a budget for Committee.
  - a. Outline all income and expenses for the year.
  - b. Attend budget planning meeting at the request of the COAMP President or President Elect.
2. Oversee all educational classes to ensure COAMP is offering a cohesive, useful education. Committee shall approve all non-COAMP continuing educational classes and notify the Executive Director of said classes. (Consideration should be to keep these classes minimal or be fee driven).

### **Program annually. These elements to include: (see page #2).**

- A. Monthly lunch topics, speakers, and sponsors.
  - B. Continuing education topics, speakers, and sponsors.
  - C. CCMB course schedule.
  - D. Special programming and events (e.g. third-party out-sourced classes, and COAMP convention education classes).
  - E. Developing and maintaining an educational resource center e.g. COAMP-ED web page.
  - F. Overseeing nominations for the “Apple” educational Achievement Award.
3. Explore expansion/revision/merging of local CCMB classes and administration with the NAMB educational offerings, including CRMS.
  4. Assist in developing descriptive promotional material for the COAMP educational programs, including fliers, brochures, and CAMBCORDER articles, with integration into the COAMP web site.
  5. Issue approval for non-COAMP continuing education classes and notify Executive Director of said classes. (Consideration should be to keep these classes minimal or be fee driven).
  6. Oversee the CCMB program with the assistance of the COAMP office:
    - A. Recruiting and training of new teachers.
    - B. Implementation and tracking of designation renewal.
  8. Give a written evaluation of all educational events, including a budget review to the Board of Directors.
  9. Review and follow the attached committee Event Planning Guidelines.

**A. Monthly Lunch**

1. Complete Event Plan (Attach A) and submit to education Chairperson or Co-Chair for final review before submitting to Association Director.
  - a. Coordinator responsibilities.
    1. Initial contact with speaker.
    2. Initial Location decision.
    3. Sponsor.
    4. Introduce or arrange introduction at event.
    5. Follow-up thank-you.
  - b. Association office responsibilities.
    1. Confirm contract location.
    2. Confirm speaker and audiovisual, etc, needs.
    3. Send out fliers and announcements per Event Planning Guidelines.

**B. Continuing Education**

1. Complete Event Proposal (Attach B) to establish parameters for topic and speaker.
2. Complete Event Plan (Attach A) and submit to education Chairperson or Co-Chair for final review before submitting to Association Director.
  - a. Coordinator responsibilities:
    1. Initial contact with speaker.
    2. Initial Location decision.
    3. Sponsor.
    4. Introduce or arrange introduction at event.
    5. Follow up thank you.
  - b. Association office responsibilities:
    1. Confirm contract location.
    2. Confirm speaker and audiovisual, etc, needs.
    3. Send out fliers and announcements per Event Planning Guidelines.

**C. CCMB Classes**

**With the assistants of the Executive Director and the education chair**

1. Review monthly the status of each upcoming class to verify minimum attendance, complete instructor roster, confirmed location, time, and dates.
2. Schedule one per quarter, minimum, in Denver area; schedule as needed in outlying areas - e.g. Colorado Springs, Grand Junction, Ft Collins, etc.
3. Establish recruitment program for teachers.
4. Establish regular 'train-the-trainer' classes for existing and new teachers.
5. Implementation of renewal of the designation with the COAMP office.
6. Association office responsibilities:
  - a. Maintain complete list of teachers, addresses, phone & fax.
  - b. Confirm contract location and availability of audiovisual needs.
  - c. Send out fliers and announcements per Event Planning Guidelines.
  - d. Confirm minimum attendees and outstanding issues with co-chair or chair weekly in advance of the class.
  - e. Keep EdCom informed of any changes in location availability or price change.
  - f. Control CCMB designation database with the COAMP office.

**D. Special programming and events (including one-time and continuing classes)**

1. Complete Event Proposal to establish parameters for topic and speaker (Attach B).
2. Present to Ed committee at monthly meeting for review and approval; if accepted:
3. Complete Event Plan (Attach A); submit to Education Chairperson or Co-Chair for final review before submitting to Association Director.

**E. Resource Center**

1. Complete "Resource Addition Request" (Attach C); submit to committee at monthly meeting for review and approval.
2. Provide original and copy(ies) to COAMP Office for Resource Center.
3. Committee to review current material on a quarterly basis for appropriateness and timeliness (January, April, July, October meetings).

**F. "Apple" Achievement Award Nominations**

**G. Purpose**

1. January: review with committee the definition, purpose, and criteria of the "Apple" as reflected in the attached recommendation letter (Attachment D).
2. Solicit nominations from the EdCom during the first quarter of the year; verifying eligibility of person or group, purpose(s) for which award given and reason being given to this person(s).
3. After committee has voted on recipient; submit letter of recommendation to nominations committees outlining: recipient(s) name(s), company, address, phone, fax, the definition/criteria for award, and the reason(s) the award is to be given to this individual(s). This is to be done by May 1<sup>st</sup> of every year.
4. Presentation of the award (the Apple plaque will be ordered by the COAMP office after approval of the nomination committee) will be at the COAMP annual convention or as designated by the Board of Directors.

**COLORADO ASSOCIATION of MORTGAGE BROKERS**

**EVENT PROPOSAL**

Thank your for assisting the mortgage broker community by offering our membership the opportunity to attend your class/seminar. COAMP members are encouraged to participate in ongoing education designed to increase the level of professionalism in our industry.

Please take a few minutes and complete this course questionnaire. COAMP provides members with continuing education credit hours, which assist the member in maintaining their CCMB and/or CRMS designations.

Course Title:

Sponsored By: \_\_\_\_\_ Estimated Amount \$ \_\_\_\_\_

Instructed By:

Location:

Date and Time: \_\_\_\_\_ Cost: \$ \_\_\_\_\_

Materials Provided to Attendee:

Length of course: ( ) 1 hour ( ) 2 hour ( ) half day ( ) day ( ) other, specify.

Expected audience: ( ) L.O. ( ) Processor ( ) Management ( ) Other \_\_\_\_\_

Please attach any other information that is pertinent, such as; resume of instructor; course outline and objectives, references or other relevant information.

- - - - - To be completed by COAMP continuing education committee - - - - -  
- -

Educational benefit to COAMP member:                    1       2       3       4       5

Timeliness of topics to be covered:    1   2   3   4   5

\_\_\_\_\_ Cooperative promotion with course sponsor    1  
2   3   4   5   \_\_\_\_\_ Comments:

**Event PLAN**

**a. Coordinator responsibilities**

- 1. Initial contact with speaker
- 2. Initial Location decision
- 3. Sponsor flyers/announcements
- 4. Introduce or arrange introduction at event
- 5. Follow-up thank-you

**b. Association office responsibilities**

- 1. Confirm/contract location
- 2. Confirm speaker/audiovisual
- 3. Send out

Coordinator: \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Event/Class/Topic: \_\_\_\_\_

Specific Speaker? \_\_\_\_\_

Time Allotment: ( ) 2 hour ( ) 4 hour ( ) day ( ) 2 day ( ) Other \_\_\_\_\_

( ) **Continuing Ed - One Time Class** ( ) **Continuing Ed - continuing class**  
 ( ) MO ( ) Quarterly ( ) Annually  
 ( ) **No calendar conflict** with other CAMB events if one time event.

( ) **Location** \_\_\_\_\_

( ) **Format:** ( ) Speaker ( ) Panel ( ) Discussion Group

( ) **Equipment needs:** \_\_\_\_\_

( ) **Cost:** ( ) Speaker \$ \_\_\_\_\_ ( ) Location \$ \_\_\_\_\_ ( ) Audiovisual \$ \_\_\_\_\_

( ) **Sponsorship:** Are there sponsors ? And /or are we sharing costs? With who? How much?: \_\_\_\_\_  
 \_\_\_\_\_

(( ) **Backup documentation attached on**  
 ( ) **Speaker**  
 ( ) **Class information: outlines/synopsis, books, brochures and handouts**  
 ( ) **Other** \_\_\_\_\_

**Budget:** \_\_\_\_\_ # of attendees X \_\_\_\_\_ \$ cost of class = \$ \_\_\_\_\_ Gross  
 LESS Expenses Location (\$ \_\_\_\_\_)  
 Supplies (\$ \_\_\_\_\_)  
 Speaker (\$ \_\_\_\_\_)  
**NET INCOME:** \$ \_\_\_\_\_

Committee notes: \_\_\_\_\_

**DATE FAXED TO ASSOCIATION OFFICE** \_\_\_\_\_ **BY WHOM** \_\_\_\_\_

Follow up: Attendance # at event \_\_\_\_\_ Thank you sent to ( ) Speaker

( ) Sponsor

**Resource Addition Request**

**a. Requester responsibilities**

- 1. Obtain source information
- 2. Obtain resource material

**b. Association office responsibilities**

- 1. Maintain resource material
- 2. Use resource material to respond to member needs
- 3. Keep list of resource requests

Requestor: \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Material to be added to Resource Center: (brief explanation) \_\_\_\_\_

\_\_\_\_\_ Provider  
of material: \_\_\_\_\_ Phone: \_\_\_\_\_

Company: \_\_\_\_\_ Fax \_\_\_\_\_

Is material time sensitive (expires in less than one year)? \_\_\_\_\_

Subject audience for material: ( ) Managers ( ) LO's ( ) Processors ( ) General membership

Cost of material, if any: \_\_\_\_\_

Benefit to COAMP, if cost involved \_\_\_\_\_

( ) Backup copy of material attached

Notes: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Material reviewed by EdCom on date: \_\_\_\_\_

and ( ) Accepted ( ) Rejected ( ) Tabled for further study because \_\_\_\_\_

\_\_\_\_\_ until \_\_\_\_\_

Education Committee Procedures

Attachment D

## “Apple Award Nomination”

Date:

To: Nominating Committee  
CAMB Board of Directors

From: Education Committee

Re: **Nomination for Recipient of the “Apple Award” - Annual COAMP Education Award**

**Purpose of award:** To honor an individual or group who has rendered significant contributions to COAMP to promote the ideals of professionalism through education to the general membership. Recipient must be a COAMP member who actively participates in the organization.

**Nominee:** \_\_\_\_\_ **Company** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Fax** \_\_\_\_\_

**Reasons for recommendation:** \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

The Education Committee hereby notifies you that the recipient received a majority vote, and endorsed this nominee.

\_\_\_\_\_

Education Chairperson

Date

Education Co-Chairperson Date

## **MEMBERSHIP COMMITTEE RESPONSIBILITIES**

**PURPOSE:** To strive for 100 percent membership in COAMP.

**OBJECTIVES:**

1. Prepare a budget for your committee.
  - A. Outline all income and expenses for the year.
  - B. Attend budget planning meeting at the request of the COAMP President or President Elect
2. Review monthly statistics on membership (new and renewing).
3. Review and approve new members at each months' membership meeting. Forward approved list to COAMP office and PR committee and Board. The Board of Directors will ratify the actions of the membership committee at its next regularly scheduled meeting.
4. Recruitment and retention of members.

With the assistance of the executive director's office

  - A. Maintain a prospective COAMP member database and update regularly.
  - B. Follow up yearly on non-renewals.
    1. Call new members to get them involved.
    2. Work with benefits committee to keep those programs active and of value.
  - C. Conduct a membership drive.
    1. Create annual membership contest
    2. Review prospect lists semi-annually to ensure they are still active.
    3. Solicit and pass on to staff any lists or individuals who are prospects.
5. Coordinate with Officials, Public Relations and all other Committees.
6. Coordinate with Public Relations membership booths at all appropriate COAMP sponsored seminars.
7. Ascertain membership needs. Act as a liaison between membership and NAMB.
8. Be sure to include a COAMP-PAC voluntary contribution line on membership and renewal applications.
9. Review membership materials (prospect and new member packet) on an annual basis to keep them updated.



## **CONVENTION AND EXPO COMMITTEE RESPONSIBILITIES**

1. Develop program topics, speakers.
2. Determine desired location
3. Develop theme.
4. Develop budget and fee structure (exhibit sale, registration and sponsorship levels).
5. Assist in planning social events (e.g. contact bands, find centerpieces).
6. Assist in contacting sponsors.
7. Oversee plans for golf tournament.
8. Review and follow the **“Committee Event Planning guidelines”**

### Staff will do:

- Negotiate with site
- Produce and distribute promotional literature
- Coordinate all logistics, including any speaker arrangements
- Process registrations
- Assemble materials
- Staff the event on-site

## **LEGISLATIVE COMMITTEE**

**PURPOSE:** (1) To build alliances in the Colorado legislative and judicial bodies. (2) To monitor legislative matters affecting mortgage brokers and keep COAMP apprised of the same. (3) To promote actively the adoption, amendment, and maintenance of proper laws securing recognition of and proper compensation for mortgage brokers. (4) To oppose legislation determined by the association to be inimical to its interests. (5) To educate legislators in order that they may better understand the work of the mortgage brokers and the services we can provide. (6) To educate mortgage brokers in order that they may better understand the functions and makeup of the legislature.

**COMMITTEE MEMBERS:** (Must consist of at least five members.)  
Lobbyist is Colorado Communique, Inc.: (see contract for their responsibilities)

### **OBJECTIVES: (to be used only as a committee guideline)**

1. Contact all legislators up for re-election.
2. Promote the “Take your legislator to lunch” program
3. Coordinate with Officials and Committees and set up regional luncheons/meetings with legislators where mortgage brokers can educate legislators and legislators can educate mortgage brokers.
4. Attend legislative fundraising events for both parties.
5. Encourage legislators’ attendance at COAMP sponsored events.
6. Host a legislative session seminar for Mortgage Originators on non-election years and/or be accessible through lobbyist for arranging tours for COAMP members.
7. Provide a real-time demonstration during a legislative session.

## **Responsibilities**

8. Submit articles for every issue of CAMBCORDER. Have lobbyist submit articles to CAMBCORDER
9. Review and follow the **“Committee Event Planning Guidelines”**
10. Educate membership on the importance of our relationship with the legislature and the legislative process.
11. Prepare a budget for your committee: Outline all income and expenses for the year.
12. Attend budget planning meeting at the request of the COAMP President or President Elect

## LEGISLATIVE COMMITTEE POLICY STATEMENT

We, the Colorado Association of Mortgage Professionals (COAMP) Legislative Committee (Committee), hereby determine the following legislative, political or administrative issues would have a direct effect on the mortgage brokerage industry in Colorado:

Any proposed legislation or legislative changes which would have an impact on the mortgage consumer, the mortgage lending industry, or any person working within or directly associated with the mortgage industry.

Any proposed administrative rule changes by any government authority which would have an impact on the mortgage consumer, the mortgage lending industry, or any person working within or directly associated with the mortgage industry.

General issues of communications and public relations with all elected and appointed government officials to improve the stature and visibility of COAMP.

Therefore, the Committee, for the best interests of the COAMP Membership (Membership), is herein empowered, as above discussed, by the COAMP Board of Directors (Board) to act immediately, in the Committee's best judgement, independent of the Board.

It is further clarified that if the Committee determines there must be a "Call To Action" communicated to the entire Membership, the following procedure(s) shall be implemented:

The Chairperson of the Committee (Chairperson) shall immediately contact the President of the Board (President) to advise the President of the need for "A Call To Action". The President shall authorize or **not authorize** the Chairperson to take the steps necessary to complete the "Call To Action" within 24 hours of being notified of the situation requiring "A Call To Action". In the event the President wishes further Board comments or a vote of the Board, the President shall organize and chair a telephonic Board Meeting within these same 24 hours. In the event the president does not implement either of the above procedure(s) within 48 hours of being noticed by the Chairperson of the need for "A Call To Action", the Chairperson is herein automatically granted Board authority to implement the required "Call To Action" for benefit of the Membership.

## **ETHICS AND GRIEVANCE COMMITTEE**

1. **PURPOSE:** (1) To interpose between complaining party and COAMP members in an attempt to reconcile differences. (2) To provide an opportunity for COAMP members and consumers to be heard.

**COMMITTEE CHAIR:** Past President

**COMMITTEE MEMBERS:** Board of Directors

### **OBJECTIVES:**

1. Be familiar with COAMP's policies and Bylaws and Constitution.
2. Handle grievances.
3. Submit articles to CAMBCORDER periodically on mortgage broker's ethics and professional responsibility.
4. Prepare Reports.
  - A. Two weeks prior to every board meeting, a written report must be sent to COAMP for distribution to the board members, or a member of the Ethics and Grievance Committee must be present for an oral report at the board meeting. If there is no action to report, advise the COAMP office accordingly.
  - B. At the end of the year, a year-end report must be provided to COAMP for inclusion in the report to the membership at the annual meeting.

## **PUBLIC RELATIONS COMMITTEE**

**PURPOSE:** (1) To establish and maintain a positive image of the mortgage broker profession. (2) To increase the visibility of COAMP and mortgage brokers as a whole. To provide an aspect of goodwill through COAMP.(3) to disseminate information to the media promoting the benefits of using a professional mortgage broker and educate the general public regarding the role of mortgage broker within the industry.

### **OBJECTIVES:**

**COAMP'S BOARD OF DIRECTOR WILL PROVIDE THE LEADERSHIP AND DIRECTION FOR THIS COMMITTEE AND WELL AS COAMP'S LONG TERM STRATIGIC PLAN.**

1. Prepare a budget for your committee
  - A. Outline all income and expenses for the year.
  - B. Attend budget planning meeting at the request of the COAMP President or President Elect.
  
2. Begin an alliance-building process by selecting the groups to whom you wish to convey your **positive** messages,
  - A. COAMP members (In order to positively respond to your public relations, members must be kept apprised).
  - B. Update and enhance overall image of COAMP through consistency in written materials by producing updated brochures: working with the listed committee's: Membership, Education, Legislative.
  - C. Work closely with Technology Committee to help enhance web site as informational source for the general public and members, enhance marketing of the web site and refine the overall appeal of the web site as it relates to the total COAMP image.
  - D. The Colorado legislature, working with legislative committee.
  - E. Third-party organizations,
  - F. Computer networking (CR Forum, America On Line, etc.)
  
3. Coordinate the publication of the CAMBCORDER as the primary written information source and general communication tool with the membership. Review monthly the quality and content of written communication to members, enhance information from committees regarding events and opportunities, provide more timely educational articles on industry changes and improve the overall image of this material.
  - A. Always be positive!.
  - B. Reiterate your message in different ways.
  - C. Place articles in the CAMBCORDER.
  
4. Solicit input on your public relations efforts and follow up on contacts made.

A. Two weeks prior to every board meeting, a written report must be sent to COAMP for distribution to the board members, or a member of the Public Relations Committee must be present for an oral report at the board meeting.

B. At the end of the year, a year-end report must be provided to COAMP for inclusion in the report to the membership at the annual meeting.

5. Be familiar with COAMP policies and bylaws.

6. All media inquiries will be directed to the COAMP president, who is the official spokes person for the association.

## **NOMINATION AND ELECTION TO THE BOARD OF DIRECTORS**

When it is determined that a new Director is to be elected or filled by the Board of Directors of COAMP, the President will ask each of the members of the Board of Directors to submit names of members whom they think would make a good Director and whom they think would be interested in serving in this position.

The President will:

1. Send a letter to COAMP Board members notifying them of the need to elect a Director, asking each board member to submit names to him by May of that year.
2. Report the submitted names to COAMP Board members at the COAMP Board meeting held during the COAMP meeting. Ask for any other names for consideration so that the President can contact each nominated person to determine if they are willing to serve.
3. If the Director position is for appointed director, the President according to the bylaws shall appoint that person for the remainder of the term.
4. Ballot will state that it is from the Nominating Committee
5. A ballot is to be sent to the membership that will be dated.

If for election, the President will contact by letter each of the members whose names were submitted. He will then receive from them a letter regarding their willingness to serve in this important and time-consuming position. Along with this letter that the President sends to the prospective Director candidate, will be an outline of the time sequence for the COAMP Director's ascension into the COAMP offices. Also included will be a list of the meetings and time commitment necessary.

*This is a sample letter for consideration of Director nomination*

**Date:**

**To:**

**Re:** Nomination for the election of a COAMP Director to COAMP.

This letter is to inform you that your name has been submitted for consideration for nomination as a Colorado Association of Mortgage Professionals Director to the COAMP Board of Directors. The Board of Directors of COAMP must make a decision at the next meeting regarding the nominees.

The Director is elected for two-year terms and would assume his/her duties at a COAMP meeting. We want the Director to serve a minimum of two years. The Director position requires a large commitment of time and effort, and we want you to be aware of the involvement required.

If you would like to be considered for nomination as the COAMP Director, please send me a letter stating your willingness to serve by September 1. Please fill out and send the enclosed resume, along with your letter.

I would appreciate receiving your letter by \_\_\_\_\_.

Thank you.

Sincerely,

President COAMP



**COLORADO ASSOCIATION OF MORTGAGE PROFESSIONALS**  
**Director Resume**

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Birthday☺(optional)\_\_\_\_\_

Mortgage Training and CCMB Year of Completion (if applicable): \_\_\_\_\_

Number of years in the Mortgage Industry: \_\_\_\_\_

Please list any offices held in the NAMB, COAMP committees, MBA councils, etc:

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Positions served in other Mortgage organizations:

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Interests and other organizations:

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Comments (use additional paper if needed):

## **NOMINATIONS COMMITTEE**

1. The Nominations Committee shall have five (5) members and the Committee shall give a list of candidates for the elective officers, the Board of Directors, and for yearly awards (given at the COAMP annual convention to the board.)
2. The immediate past president of COAMP shall chair the Nominations Committee, which consists of the last three past presidents of COAMP.
3. The Nomination Committee should report on or make recommendations on the following officers and Directors: President-elect, Secretary and Treasurer, and five Directors.
4. The Nomination Committee should report on or make recommendations on the following awards: Community Service.

Note: The selection of the NAMB Delegate to the Delegate Council from COAMP is a function of the COAMP Board of Directors and is not a duty of the Nominations Committee.

5. The Nominations Committee shall have its slate of officers sent to the members 30 days prior to the election.
6. With the preceding background information, the following guidelines for the Nominations Committee are presented:

Within one month after the November COAMP meeting, the Nominations Committee chairman shall have contacted his/her committee members by letter or phone, and a slate of officers, directors, and delegates shall be sent to the COAMP President with a copy to the Secretary/Treasurer. All of the persons nominated shall have stated their willingness to serve. Consideration should be given to the representatives on NAMB and COAMP Committees when recommending Directors and alternate Directors in order to maintain an effective and informed delegation.

7. The Secretary and the Nominations Committee chairman shall be responsible for sending a copy of this report to the Board of Directors by the December annual meeting. Included will be a request that it be published in the next CAMBCORDER sent to the membership upon approval of the Board of Directors at their next meeting.

A. The following is a list of the slate of officers, directors, and delegates to be included in this report:

1. President
2. President Eject
3. Secretary/Treasurer
4. Directors up for election.

Note: COAMP Executive Director is not a function of this committee and is not named in this report although the Director is part of the Board. He/she is hired by the Board. The immediate Past President is also on the Board, but is not named in this report.



## ***2011 BOARD OF DIRECTORS NOMINATIONS***

### **Information**

On September XX, 2011, the Colorado Association of Mortgage Professionals revised the Association Bylaws, via an affirmative vote of the membership. One of the significant Bylaw revisions is to increase the number of members of the Board of Directors for the Association up to thirteen (13), which includes the President and most immediate past President. A second significant Bylaw revision is the term of elected Directors, which will now be three (3) years.

The Association has five Board members returning in 2006: the elected President, Jason Berman, the most immediate past President, B. Glenn Bartholomew, Belinda Spillman, Dick Norman and Megan Rodrigues. Only five (5) new Directors may be elected this year to the three (3) year term, by the voting membership. The remaining three (3) Director seats may be filled by the Board of Directors, if desired, by only a majority vote of the remaining Board of Directors.

The Board of Directors must have at least seven (7) professional members and not more than five (5) affiliate members. To be eligible for nomination to the Board of Directors, the member must have been a member in good standing for at least one year immediately preceding the election or appointment, or must have actively served on a standing committee of the Association for at least six months immediately preceding the election or appointment.

Only professional members in good standing with the Association may nominate a member for the Board of Directors.

### **Timeline of Events**

September 15 – October 25: The Association will accept nominations for the upcoming year's Board of Directors.

October Issue – The Colorado Mortgage Press: Publish the instructions and nomination form for the upcoming year's Board of Directors.

October 25 – November 1: Each eligible nominee will be contacted and asked if they understand the responsibilities of serving on the Board of Directors for the Association. If the member accepts the nomination, the member will be requested to provide a one paragraph overview of their credentials to serve as a Director, which will be included on the Board of Directors ballot.

November 1: Email the upcoming year's Board of Directors ballot and instructions to each voting member (professional and affiliate members only) of the Association.

November 1 – November 30: The Association will accept the completed ballots for the upcoming Board of Directors.

November Issue – The Colorado Mortgage Press: Publish the ballot and instructions for the upcoming Board of Directors.

December 1: The Secretary of the Association verifies and counts the ballots. The Secretary also assures the balance of professional and affiliate members for the incoming Board is maintained.

The Holiday Party: The President of the Association announces the Upcoming Board of Directors, elected by the voting membership.

December – Board of Directors Meeting (held later than the holiday party): The current and upcoming Board of Directors jointly meet. After the swearing in of the upcoming Board of Directors, the previous year's Directors are excused as their term is complete. The new Board of Directors elects their officers and begin to conduct their business.



# Education

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## Colorado Certified Mortgage Broker:

Designation: CCMB Stands for Colorado Certified Mortgage Broker

**Experience Requirements:** Prior to receiving the CCMB designation, the candidate must provide references verifying a minimum of two years mortgage experience, either wholesale or retail. For those students without two years, they will receive a completion certificate after the class, and after completing two years experience, can provide references to the association office which will issue the CCMB designation. This is provided that they maintain the continuing education requirements as listed below. Copies of certificates are attached.

**CCMB Education:** 32 hours of class: Principles of Mortgage Finance: Usually divided into four day training, including the manual, *Principles of Mortgage Finance*, published by the Capstone Institute, and daily handouts problems for interactive work and discussion. Topics covered include: Mortgage Industry Overview; State & Federal Regulations; Title insurance; Computing Principal, Interest, Taxes, Insurance, and Mortgage Insurance; Understanding prepaid; Loan pre-qualification variables and options; itemized Review of the Good Faith Estimate; Truth in Lending and RESPA issues; Analysis of the 1003 and 1008; Understanding Credit Reports and Credit Scoring; How to read and what to watch for in an Appraisal; Capitalizing on Refinance Opportunities; Alternative Documentation; and Automated Underwriting. Selling techniques through product knowledge is provided by the instructors throughout the class.

MTI Education:

Mortgage Training Institute classes also fulfill the CCMB initial or continued education requirements. Loan Officer Boot Camp, Basic Loan Processing and the Mortgage Loan Regulation and Compliance classes, combined, satisfy the required 32 hours of education. These classes can be taken live, self-study CDs or on-line in the Virtual classroom. To learn more, visit <http://www.mortgageknowledge.com/>

**Continuing Ed requirements:** Completion of 6 credit hours continuing education per calendar year. CAMB will provide no less than 6 classes of continuing per year- each class providing a minimum of 2 hours of continuing Ed credit. In the event the candidate fails to obtain the 6 hours continuing Ed in the calendar year period, they shall have until March 31 the following year to complete this requirement. Failure to complete classes within the grace period will require reinstatement by repeating the CCMB class (under the audit process-no cost). CCMB designees and CCMB certificate holders may apply continuing Ed credits from other educational resources, provided they have that class approved by the CAMB education committee.

**Eligible Continuing Ed classes:** As approved by the CAMB education committee

**Required Supporting documents:** Candidates are responsible for keeping their own records, and proof of continuing Ed classes and hours.

**Class Registration:** CCMB Classes are held quarterly, and continuing education classes are held a minimum of 6 times a year, throughout the state of Colorado at various locations for the convenience of CAMB members. Registration and information is available through the CAMB association office.

**Fees:** CCMB class fees including materials and manual: \$445 for CAMB members \$755 for Non Members

**Cancel / change policy:** If the class or seminar is canceled by CAMB- 100% refund. If canceling, candidate can send a substitute or request a refund minus a \$35 processing fee. Class size is limited and on a first come, first serve basis.

**Audit / makeup policy:** Continuing Ed not applicable. CCMB candidates are required to miss no more than 2 hours of the class in order to receive the certificate or designation. Candidates can audit or makeup missing hours- on a space available basis by making arrangements to do so with the CAMB association office.

**Instructors:** Volunteer CAMB members, paid \$150 per half day, must have completed the CCMB class, and keep up their continuing Ed requirements. They will be able to teach after auditing their desired class, and being audited by another CAMB teacher. They are subject to dismissal if class reviews are derogatory and after discussion / review by CAMB education committee.

**You can do this on line at [www.coamp.org](http://www.coamp.org)**