



Regina Lowrie, CMB

Incoming MBA Chair Earns CMB Designation

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For all of you mortgage professionals out there who have thought about pursuing the **Certified Mortgage Banker** (CMB) designation but claimed not to have the time, you just ran out of a good excuse.

That's because incoming **Mortgage Bankers Association** Chairman **Regina Lowrie, CMB**, earned her designation this week in a ceremony at MBA headquarters. She managed to complete the requirements in three months, despite her expanding role as MBA Chairman-Elect and as president and managing partner of her company, **Gateway Funding Diversified Mortgage Co.** in Horsham, Pa.

Lowrie said it was important for her to attain the CMB, not only on a personal basis, but for the industry as well.

"Getting the CMB is something that I had wanted to do my entire career," Lowrie said. "Most of the reasons were professional. In the 11 years since I started my company, the business came first. The responsibilities were such that I always said, 'I'll put it off until next year.' Now, I wish I'd done it sooner. It wasn't that daunting."

Lowrie worked with a mentor, **SuSheila Dhillon, CMB, AMP**, of **The Monticello Group** in Annapolis, Md. "I would study on the train back from D.C. to Philadelphia," Lowrie said. "On the way down I would go over my testimony in the **Ney-Kanjorski** bill, and on the way back I would study for my CMB. SuSheila was wonderful. She was always there for me—in the evening, on weekends, even during her vacation. She was so supportive and built my confidence."

Lowrie said it was important for her to come into the MBA chairmanship (in October) with the CMB designation. "I wanted to be able to talk about it to mortgage professionals—how important the designation is, just as it was important for me to talk about the importance of **MORPAC** when I was its chair," she said.

The CMB designation carries clout outside the industry as well, she said. "I think it sends a strong message in our industry. It speaks of the quality of the individual representing our organization," she said. "We are the voice of the real estate finance industry. When we're asked to testify on the Hill or represent our industry in the public it sends a powerful message to the industry, to policymakers and regulator."

Lowrie encouraged all mortgage professionals to pursue the CMB designation. "Anyone who has seven years or more in the industry should go for it," she said. "Much of the material are things you already know—things that you do on a daily basis. The material brings it down to a level where it serves as a refresher. So I would encourage every one to pursue this."

So, if the CEO of a major mortgage company and an incoming MBA chairman can balance work, volunteer activities and home life to obtain the CMB, what's your excuse? For more information about the CMB designation, go to the CampusMBA

Web site, <http://www.campusmba.org>, or call **(800) 348-8653**.