



CMPS® Certification
Certified Mortgage Planning Specialist

Course Syllabus: 2025-2026

Overview and Learning Objectives:

The CMPS® certification course is an online self-study financial literacy course that transforms mortgage loan officers into trusted advisors. Loan officers who graduate from the CMPS® course become certified to teach continuing education courses to CPAs and financial advisors. Your membership includes mortgage planning calculators, implementation resources, coaching modules, and the *Elite Advisor Referral System* to help you get more referrals from better partners.

The method for studying the curriculum and becoming a Certified Mortgage Planning Specialist (CMPS®) is to:

1. Watch the online video modules and pass the final module exam at the end of each module. Total time to complete all course videos and exams is approx. 15 hours.
2. Understand and agree to the CMPS® Code of Ethics.
3. Complete an end-of-course survey.

This course is also available live in-person for enterprise accounts and groups of 10+ loan officers.

The CMPS® Certification Course equips you with five skills:

1. **Mortgage & Real Estate Taxation:** how to speak the “common language” of CPAs and financial advisors so you can generate more referrals and help them create unique value for clients through mortgage planning. Includes an overview of how mortgage and housing decisions impact income taxes, capital gains taxes, gift taxes, estate taxes, and why it all matters.
2. **Financial, Mortgage, & Housing Markets:** why interest rates and house prices fluctuate, and how to overcome objections about the housing and interest rate markets.
3. **Cash Flow Planning for Homeowners & Buyers:** how to build trust and convert more clients by having more effective conversations around buy vs. rent, cash vs. mortgage, debt consolidation, college funding, retirement planning, and elder care scenarios.
4. **Cash Flow Planning for Real Estate Investors:** how create unique value for real estate investors by helping them calculate, compare, and improve their rate of return on investment property.
5. **Ethics, Compliance & Business Planning:** how to create a high-performance sales process, implement a profitable 12-month business plan, and generate more referrals from better partners.

Course Workbook

You may print out the course workbook (provided in .pdf format) and use it as a guideline for following the instructor and taking comprehensive notes as you go through the training. This will enable you to get the most from the information and personalize the knowledge that you will gain.

CMPS® Part 1 (Modules 1-5) - Mortgage & Real Estate Taxation

Module	Topics and Learning Objectives
1	<ul style="list-style-type: none">• Why tax knowledge can help you speak the “common language” of CPAs and financial advisors, generate more referrals, and help strategic partners create unique value for clients• How to avoid legal liability by handling tax topics with clients and strategic partners in a manner that is fully compliant with state and federal regulations• How income tax brackets work• How to calculate after-tax interest rates and expenses• The impact of the standard deduction, and how this impacts the buy vs. rent conversation
2	<ul style="list-style-type: none">• How and when to use the “gross-up” formula in the context of mortgage planning• How to understand the tax and cash flow impact of liquidating funds in a retirement account for a down payment• How homeowners and buyers can make better use of the exceptions to the 10% early withdrawal penalty
3	<ul style="list-style-type: none">• How the mortgage interest deduction works on primary homes and vacation homes, and how this impacts the client’s mortgage strategy• What is and isn’t tax deductible in the mortgage loan process
4	<ul style="list-style-type: none">• How tax basis works and why it matters• How to understand the capital gains tax on the sale of primary homes and second homes• How rental income, depreciation, capital gains, and capital losses are taxed on investment properties
5	<ul style="list-style-type: none">• How the gift tax works and why it matters for mortgage borrowers• How the estate tax is related to the gift tax, and why it matters for mortgage borrowers

CMPS® Part 2 (Modules 6-9) - Financial & Housing Markets

Module	Topics and Learning Objectives
6	<ul style="list-style-type: none"> • Why and how mortgage rate sheets change • The significance of various “coupons” in the to-be-announced (TBA) Mortgage-Backed Securities (MBS) market • How to read an MBS candlestick chart and why it matters to you, your clients, and your strategic partners
7	<ul style="list-style-type: none"> • The relationship between stocks and bonds, and why it matters • How to understand the three major economic reports that have the most impact on mortgage rates • How US Treasury securities, the US National Debt, and the US Federal Budget deficit impact mortgage rates • How inflation impacts mortgage rates, and why it matters
8	<ul style="list-style-type: none"> • How the Fed impacts the mortgage bond market and why it matters • How to understand the three benchmarks the Fed uses when making its decisions • How to understand and anticipate changes in the major indices used for adjustable rate mortgages (ARMs) and home equity lines of credit (HELOCs)
9	<ul style="list-style-type: none"> • How to understand and illustrate the main supply and demand factors that impact house prices • How to overcome objections about the housing market • How to create unique value when giving market updates to clients and strategic partners

CMPS® Part 3 (Modules 10-12) – Cash Flow Planning for Homeowners & Buyers

Module	Topics and Learning Objectives
10	<ul style="list-style-type: none"> • How to use the CMPS® Calculators to help homeowners and homebuyers answer these questions: <ul style="list-style-type: none"> ○ Buy vs. Rent Calculator: Should I buy or rent a home? ○ Cash vs. Mortgage Calculator: Should I pay cash or use a mortgage? ○ Seller Paid Points Calculator: Are seller-paid points better than a reduction to the house price? ○ Debt Planning Calculator: Does a debt consolidation loan make sense?
11	<ul style="list-style-type: none"> • How to identify mortgage planning opportunities around: <ul style="list-style-type: none"> ○ College Funding ○ Retirement Planning ○ Elder Care Funding ○ HECMs and Reverse Mortgages

12	<ul style="list-style-type: none"> • How to Use StorySelling to build trust, have more effective client consultations, and generate more referrals: <ul style="list-style-type: none"> ○ What is “StorySelling” and why it matters ○ How to uncover client pain points ○ How to present solutions and overcome objections ○ How to calculate and benefit from the lifetime value of your clients ○ How to conduct annual reviews
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CMPS® Part 4 (Modules 13-14) – Cash Flow Planning for Real Estate Investors

Module	Topics and Learning Objectives
13	<ul style="list-style-type: none"> • How to understand Cap Rates and NOI, and why it matters • How to follow the seven keys of profitable real estate investment and achieve predictable results for investor clients
14	<ul style="list-style-type: none"> • How to calculate cash on cash and internal rate of return (IRR) • How to use the CMPS® Calculators to create unique value for real estate investors <ul style="list-style-type: none"> ○ IRR Calculator: How to calculate internal rate of return (IRR) on investment property ○ Investment Property Loan Comparison Calculator: how to compare loan options on investment property

CMPS® Part 5 (Modules 15-16) – Ethics, Compliance & Business Planning

Module	Topics and Learning Objectives
15	<ul style="list-style-type: none"> • How to use the CMPS® Compliance Checklist to remain legally compliant in all your sales and marketing activities • How to understand and comply with the CMPS® Code of Ethics
16	<ul style="list-style-type: none"> • How to create and implement your High-Performance Loan Process <ul style="list-style-type: none"> ○ How to Use and Implement the CMPS® Loan Process Checklist ○ How to Use and Implement the CMPS® Assistant System • How to create and implement your High-Performance Sales Process <ul style="list-style-type: none"> ○ How to Use and Implement CMPS® MLO Business Planning Calculator ○ How to Use and Implement CMPS® Realtor Business Planning Calculator with your strategic partners ○ How to Use and Implement the CMPS® Sales Performance Worksheet