

Chip Cummings, CMC

Mortgage Broker - Certified Trainer - Consultant

Author - Speaker - Expert Witness



Accomplishments & Certifications

2008	Author	"Mortgage Myths" (Wiley) hits best-seller list
2006 - Present	NAMB Trainer	Certified in 40+ states for Continuing Education Trainer
2002 - 2003	President	Michigan Mortgage Brokers Association
1997 - 2005	Officer / Director	Michigan Mortgage Brokers Association
2001 - Present	Committee/Chair	National Assn of Mortgage Brokers - National Education
2002	Award Winner	Michigan MBA "Distinguished Leadership Award"
1995 - 1999	Officer / Director	West Michigan Mortgage Lenders Association
2000	Certification	"Certified Mortgage Consultant" National Designation
1997 - 1998	Chairman	Professional Standards / Ethics - Michigan MBA
1999	Award Winner	Michigan MBA "Distinguished Leadership Award"
1996	Award Winner	Better Business Bureau - Best in Business - W. Michigan
1999 - Present	Certified Instructor	National Association of Mortgage Brokers & MMBA
1990 - Present	National Trainer	Various specialized training on Federal / State Regulations; Fair Housing Laws

Professional Experience

Real Estate Finance / Sales — 25 years

November 2000 - Present	Northwind Financial Corporation Grand Rapids, Michigan	President
November 2000 - Present	Rum Creek Financial Corporation Grand Rapids, Michigan	CEO / President
April 2000 - November 2000	Exchange Financial Corporation Grand Rapids, Michigan	Executive Vice-President
October 1993 - April 2000	Evergreen Mortgage Corporation Grand Rapids, Michigan	CEO / President

Areas of Professional Expertise

- Residential Real Estate Financing – Conforming; Sub-Prime; Conventional; FHA; VA; MSHDA; Construction; Land Contract; First/Second/Equity Lending; Federal & State Lending Regulations
- Commercial Real Estate Financing – Conforming; Non-conforming; Construction; Multi-Family/Retail/Mixed-use/Industrial/Special Use Properties
- International Speaker, Corporate Trainer, Consultant, Published Author of several books
- US Department of Housing & Urban Development – Federal Housing Administration Regulations
- Secondary Marketing / Warehousing / Internal Operations / Origination, Processing and Closing
- Mortgage Licensing, Regulation & Administration; Arbitration; Mediation; Opinion Letters
- Home Owner Equity Protection Act (HOEPA) – Predatory Lending – RESPA/Truth In Lending Act
- Consumer Credit – Fair Credit Reporting Act - Consumer Identity Theft
- Experience in State and Federal courts, Dept. of Justice and Federal Investigations (FBI, SSA, HUD)

Chip has appeared in national media including Fox News, NBC, CBS, ABC, Fox & Friends, Cavuto Show, and others.

Professional References Available Upon Request

[more...](#)

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Partial List of Consulting Clients:

- ◆ Argent Mortgage Corporation
- ◆ Ellie Mae Corporation
- ◆ Irwin Mortgage Corporation
- ◆ First Franklin Mortgage Corporation
- ◆ GMAC Mortgage
- ◆ Finance America Corporation
- ◆ First Mutual Corporation
- ◆ Patriot National Bank
- ◆ First National Bank of Kansas
- ◆ F&M Bank—Oklahoma
- ◆ CapWest Mortgage Corporation
- ◆ Amstar Mortgage Corporation
- ◆ ABN-AMRO InterFirst
- ◆ Bank of Southside Virginia
- ◆ Fairway Independent Mortgage Corp
- ◆ Carteret Mortgage Corporation
- ◆ First Horizon Mortgage
- ◆ And many others.....

Professional Speaking/Training Appearances:

- ◆ National Association of Mortgage Brokers
- ◆ Northeastern Mortgage Bankers Association
- ◆ Michigan Mortgage Brokers Association
- ◆ Missouri Mortgage Lenders Association
- ◆ New York Mortgage Brokers Association
- ◆ Pennsylvania Association of Mortgage Brokers
- ◆ Kansas Association of Mortgage Brokers
- ◆ Western Regional Mortgage Association
- ◆ California Association of Mortgage Brokers
- ◆ Oklahoma Association of Mortgage Brokers
- ◆ Maryland Association of Mortgage Brokers
- ◆ Florida Association of Mortgage Brokers
- ◆ Illinois Association of Mortgage Brokers
- ◆ Minnesota Association of Mortgage Brokers
- ◆ Louisiana Association of Mortgage Lenders
- ◆ Southeastern Regional Mortgage Lenders
- ◆ South Carolina Mortgage Lenders Assn
- ◆ AIG / United Guaranty Insurance Corporation
- ◆ Georgia Lenders Association
- ◆ And many others.....

Author of several books and industry training programs; numerous articles and media appearances:

- ◆ "Mortgage Myths" - book, 2008
- ◆ "Stop Selling and Start Listening" - book, 2005
- ◆ "ABC's of FHA Lending" - book/training program
- ◆ Mortgage Originator Magazine - numerous articles
- ◆ Lender/Broker Magazine - Entrepreneur Magazine
- ◆ United Press International - API
- ◆ Radio - Newspaper - Television - Magazines
- ◆ Fox News, NBC, CBS, ABC, Fox & Friends, etc.

For Further Information:

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