

The initial and ongoing concept that CPA Mortgage Services (CPAMS) has offered is one that gives the CPA the affordability to offer residential mortgage services to their respective client base. With the training offered through CPAMS, the CPA can learn all of what is necessary to assist the client with obtaining a purchase loan or a refinance of an existing property. In doing the complete or “FULL” loan application process the CPA can make additional income up to a total of 1.5% for every loan processed in its entirety.

However, as has been observed over the last couple of years, for the CPA to learn all that is required to fully complete the residential mortgage loan process has seemed time consuming and laborious to the CPA. Therefore, CPAMS is offering a solution to assist the CPA to continue to earn additional income and NOT take the time expenditure it would take. This is called “PARTIAL” Participation.

The CPA is required per RESPA guidelines to have completed a certain percentage of the paperwork in order to receive any compensation. In the company website, www.cpamortgageservices.com, the CPA can find the already prepared form, ‘[Pre-Qualification Profile](#)’ document which is sent to the client for completion. Once completed and signed, you will send the document to the Corporate Office. At that point, the client will be contacted by the Processing Department. They will complete the loan application and see the loan through to closing. The CPA will earn a .5% fee and CPAMS will earn a fee of up to 1.5%.

If you have additional questions or concerns regarding “FULL” and “PARTIAL” Participation or the Loan Process, please feel free to contact our Corporate Office at (801) 466-3988 or you can contact your Mortgage Consultant:

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