

SPEAKERS BACKGROUND

TERRY WARD, CMB



Terry is a Mortgage Industry professional with experience spanning 4 decades.

- Terry has created and led mortgage companies.
- Has helped Lenders automate important mortgage processes.
- Was an early Leader in mortgage interest rate hedging.
- As an educator, on behalf of the Mortgage Bankers Association of America, Terry taught Mortgage Banking and Mortgage Licensing classes for the federal Nationwide Multi-state License System (NMLS) to assure the competence of mortgage professionals who meet the public.
- As a Mortgage Industry Consultant Terry co-developed and promoted innovative “Community Second” Affordable Homeownership Programs and Home Buyer Workshops to encourage and expand Homeownership.
- Terry holds the professional designation of Master Certified Mortgage Banker (CMB) awarded by the Mortgage Bankers Association of America and is the only CMB in the Fresno/Clovis market area*. He also holds a California Real Estate Broker License and is a licensed under the NMLS.

Today, Terry is pursuing his passion for First Time Buyers and Homeownership Advocacy through his Leapfrog Homeownership Workshops. Terry provides mortgage lending services as a Loan Officer with Royal Charter Mortgage, an affiliate of London Properties in Fresno, California.



Scan for Buyer Success Stories and Workshop Overview.

*There are about 30,500 mortgage loan officers in California but only 200 hold the CMB designation. Terry is the only CMB in the Fresno/Clovis Market area.



First Time Buyer Workshops and Counseling
Conventional • FHA • VA • Jumbo • Purchase and Refinance

 **Royal Charter**
MORTGAGE

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