

## **Robert D. Ashby Earns Certified Mortgage Planning Specialist (CMPS) Designation.**

**PEMBROKE PINES, FL** – Robert D. Ashby, a mortgage broker with Solid Rock Mortgage, has passed the qualifying exams to earn the Certified Mortgage Planning Specialist (CMPS) Designation granted by the CMPS Institute, Ann Arbor, Michigan, a training and certifying organization created to help mortgage professionals integrate financial planning concepts into the mortgage process. He became the first CMPS that was located in the state of Florida. CMPS designees can offer clients strategies that encompass mortgages, debt, home equity and real estate investment.

“My focus is to help my mortgage clients build and protect wealth by better managing their home equity and personal cash flow,” says Mr. Ashby, Solid Rock Mortgage.

Many homeowners have become frustrated and confused with the myriad choices in today’s mortgage market and the lack of both ethics and financial knowledge among many mortgage providers. The CMPS Institute is a joint effort by leaders in the mortgage and financial planning industries to raise professional standards among mortgage professionals and integrate sound financial planning advice into the mortgage process.

Life expectancy is higher than ever before, health costs are skyrocketing, pensions are shrinking, social security is not secure and corporate America has gone through one bankruptcy after another. Today’s mortgage market can be a dangerous place for some consumers with certain real estate markets experiencing signs of a “bubble” and “exotic” mortgages representing a greater market share than ever before. These signs point to the fact that home owners and buyers need expert advice on how to manage their mortgage, cash flow and home equity.

This trend toward expert mortgage advice is growing in popularity. At the CMPS Institute more than 125 mortgage professionals are taking certifying courses each month. “A mortgage professional who dedicates the time and effort to learn about these financial concepts is much more qualified, committed and equipped to serve the complex needs of today’s home owner and buyer,” says Gibran Nicholas, Chairman of the CMPS Institute.

The CMPS curriculum incorporates five essential skill sets including:

- Financial market and interest rate analysis
- Cash flow analysis
- Debt analysis
- Real estate equity management
- Real estate investment analysis

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*For more information on the CMPS Institute go to <http://www.cmpsinstitute.org>, or call 888-608-9800.*