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If you wish to embark on a promising career in the mortgage industry be it as an employee or as an independent advisor you need to arm yourself with CeMAP (Certificate in Mortgage Advice & Practice) qualification. In fact, to render advice to the public in mortgage matters, it is mandatory that the mortgage consultant possesses CeMAP qualification.

To acquire CeMAP qualification, there is no prescribed minimum academic qualification and there is also no need for any industry experience. All that is required of you is a strong aptitude and a passion for the mortgage profession.

To achieve an overall pass in the CeMAP, you need to pass each of the following three CeMAP modules:

CeMAP 1 - UK Financial Regulation (divided into Units 1 & 2)

CeMAP 2 Mortgages (divided into Units 3, 4, 5 & 6)

CeMAP 3 - Assessment of Mortgage Advice Knowledge (divided into three parts, A, B & C)

To succeed in CeMAP examination, you have three different types of training programs and you can opt for the one that best meets your requirements.

Intensive Class room training - This is by far the most common training option available and the usual format is - CeMAP: 5-day course (Monday to Friday 9AM to 5PM). As the syllabus to be covered is rather vast, the CeMAP trainer has to drive the group at a fixed speed in the 5-day intensive course. If you think you are not best suited to this style of learning, you need to think of an alternative training method.

Home study program online (distance learning) - If you consider it difficult to take a week away from work for attending intensive classroom program, a home-based online learning option might prove to be a better alternative. Many trainers offer a well- developed computer-based CeMAP study software package. This learning methodology will contain everything that is included in the intensive classroom courses. Interestingly, many trainers also provide with live telephone and email back-up support, seven days per week.

One-to-one training - From start to finish, this method will usually take a fortnight to complete and you may have noticed that this dedicated one-to-one training option is only as expensive as the group training course. The one-to-one training session can be conducted at a location in your area as that will save you time and money. You will get the full attention of the trainer instead of sharing it with others in the group.

Before opting for any training institute and/or methodology, it is necessary to choose the right institute or else all your time, money and efforts would be wasted. However the most effective and assured way to get success in CeMAP exam is to attend some CeMAP training courses. Besides, you can also further prepare for CeMAP exams using reliable CeMAP revision guides available in the market.

The exams for the CeMAP are conducted by the Institute of Financial Services and the exams for all the modules are computer-based. The duration for each exam is for two hours where the module 1

and module 2 each will bear of 100 multiple choices of questions and in the module 3 there will be 6 case studies followed by the multiple choices of the questions to be answered. The crux of the matter is you have to pass the examination by obtaining 70 percent in each unit of the module.

Make it a point to bestow equal attention to all the three sections. You have 2 hours to complete your whole paper consisting of 6 case studies all consisting of 10 multiple choice questions -so allocate 20 minutes on each case study. Initially omit those questions you are not sure of the answers and return to them later after answering the easier ones. To pass the CeMAP exams, you need a positive attitude, dedicated hard work and the will to succeed.

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