

# Certified Reverse Mortgage Professional

*Michael Markoff*


**Effective Date**  
February 1, 2019

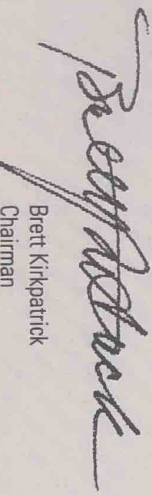
**Date of Expiration**  
February 1, 2020

**Certification Number**  
16675

has been examined and has demonstrated a superior knowledge and competency in the area of reverse mortgages, has met the prescribed requirements of this designation, has agreed to uphold the highest ethical and professional standards and is therefore entitled to use the name Certified Reverse Mortgage Professional and the CRMP designation.

**NRMMLA.**  
The Certified Reverse Mortgage Professional designation is sponsored by the National Reverse Mortgage Lenders Association.

  
Peter Bell  
President  
National Reverse Mortgage Lenders Association

  
Brett Kirkpatrick  
Chairman  
Independent Certification Committee