

# CMBA EDUCATION CALENDAR

2024 Facilitators:  
 Elizabeth Gnoinski, Nick Talib, Tara Sterken,  
 Richard Coleman, Krista Zingel, Steven Tulman

January 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>1</b> NEW YEAR'S DAY	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
<b>7</b>	<b>8</b> PMC 2 day/2 week Virtual Elizabeth	<b>9</b> PMC 2 day/2 week Virtual Elizabeth	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b> PMC Weekend Virtual Krista CANCELLED
<b>14</b> PMC Weekend Virtual Krista CANCELLED	<b>15</b> PMC 2 day/2 week Virtual Elizabeth	<b>16</b> PMC 2 day/2 week Virtual Elizabeth	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b> PMC Weekend Virtual Krista CANCELLED
<b>21</b> PMC Weekend Virtual Krista CANCELLED	<b>22</b>	<b>23</b> UW Virtual Nick CANCELLED	<b>24</b> UW Virtual Nick CANCELLED	<b>25</b> UW Virtual Nick CANCELLED	<b>26</b>	<b>27</b> MAC Weekend In-Person Nick
<b>28</b> MAC Weekend In-Person Nick	<b>29</b>	<b>30</b> PMC 2 day/2 week Virtual Elizabeth CANCELLED	<b>31</b> PMC 2 day/2 week Virtual Elizabeth CANCELLED	<b>Legend:</b> <u>PMC = Private Mortgages Course</u> <u>MAC = Mortgage Agent Course</u> <u>UW = Underwriting Course</u>		

CMBA reserves the right to cancel a class if the minimum number of registrations is not achieved.  
 Notification will be provided at least 1 week prior

February 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>Legend:</b> CE = Continuing Education Course for Agents & Brokers Broker = Mortgage Broker Course PMC = Private Mortgages Course MAC = Mortgage Agent Course				1	2 CE In-Person 9am-2pm Elizabeth CANCELLED	3 MAC Weekend In-Person Nick  Broker Virtual Tara
4 MAC Weekend In-Person Nick  Broker Virtual Tara	5	6 PMC 2 day/2 week Virtual Elizabeth CANCELLED  UW - Day 1 Virtual Elizabeth	7 PMC 2 day/2 week Virtual Elizabeth CANCELLED	8   UW - Day 2 Virtual Elizabeth	9 CE HYBRID In- Person & Virtual 9am-2pm Elizabeth	10   Broker Virtual Tara
11   Broker Virtual Tara	12   MAC Virtual Elizabeth	13   MAC Virtual Elizabeth	14   MAC Virtual Elizabeth	15   MAC Virtual Elizabeth	16   MAC Virtual Elizabeth	17 UW - Day 3 Virtual Elizabeth
18	19 FAMILY DAY	20	21 PMC 2 day/2 week In-Person Elizabeth	22 PMC 2 day/2 week In-Person Elizabeth	23	24 PMC Virtual Krista
25 PMC Virtual Krista	26	27	28 PMC 2 day/2 week In-Person Elizabeth	29 PMC 2 day/2 week In-Person Elizabeth		

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<div style="display: flex; justify-content: space-between;"> <span>◀ February</span> <span><b>March 2024</b></span> <span>April ▶</span> </div>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					<b>1</b> CE Virtual 9am-2pm Elizabeth	<b>2</b> PMC Virtual Krista
<b>3</b> PMC Virtual Krista	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b> PMC 2 day/2 week In-Person Steven	<b>8</b> PMC 2 day/2 week In-Person Steven	<b>9</b> MAC Virtual Nick
<b>10</b> MAC Virtual Nick	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b> PMC 2 day/2 week In-Person Steven	<b>15</b> CE Virtual 9am-2pm Elizabeth PMC 2 day/2 week In-Person Steven	<b>16</b> MAC Virtual Nick
<b>17</b> MAC Virtual Nick	<b>18</b> PMC Virtual Elizabeth	<b>19</b> PMC Virtual Elizabeth	<b>20</b> PMC Virtual Elizabeth	<b>21</b> PMC Virtual Elizabeth	<b>22</b> PMC Virtual Elizabeth	<b>23</b> PMC Virtual Krista CANCELLED
<b>24</b> PMC Virtual Krista CANCELLED	<b>25</b>	<b>26</b>	<b>27</b> CE Virtual 9am-2pm Elizabeth	<b>28</b>	<b>29</b> GOOD FRIDAY	<b>30</b> PMC Virtual Krista CANCELLED
<b>31</b> Last day to finish CE & PMC PMC CANCELLED	<b>Legend:</b> <a href="#">CE = Continuing Education Course for Agents &amp; Brokers</a> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a>					

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April 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>1</b> EASTER MONDAY Start of new FSRA licensing year	<b>2</b>	<b>3</b>	<b>4</b> MAC 2 days/2 weeks Virtual Steven	<b>5</b> MAC 2 days/2 weeks Virtual Steven	<b>6</b> Broker In-Person Nick
<b>7</b> Broker In-Person Nick	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b> MAC 2 days/2 weeks Virtual Steven	<b>12</b> MAC 2 days/2 weeks Virtual Steven	<b>13</b> Broker In-Person Nick
<b>14</b> Broker In-Person Nick	<b>15</b>	<b>16</b>	<b>17</b> CMBA CONFERENCE & GALA	<b>18</b> CMBA CONFERENCE & GALA	<b>19</b>	<b>20</b> MAC In-Person Nick
<b>21</b> MAC In-Person Nick	<b>22</b> PMC 2 day/2 week Virtual Elizabeth	<b>23</b> PMC 2 day/2 week Virtual Elizabeth	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b> MAC In-Person Nick
<b>28</b> MAC In-Person Nick	<b>29</b> PMC 2 day/2 week Virtual Elizabeth	<b>30</b> PMC 2 day/2 week Virtual Elizabeth	<b>Legend:</b> <a href="#">Broker = Mortgage Broker Course</a> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a>			

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<span style="float: left;">◀ April</span> <span style="float: right;">June ▶</span> <h2 style="text-align: center; margin: 0;">May 2024</h2>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>Legend:</b> <a href="#">Broker = Mortgage Broker Course</a> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a> <a href="#">UW = Underwriting Course</a>			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b> PMC In-Person Richard
<b>5</b> PMC In-Person Richard	<b>6</b> Broker In-Person Elizabeth	<b>7</b> Broker In-Person Elizabeth	<b>8</b> Broker In-Person Elizabeth	<b>9</b> Broker In-Person Elizabeth	<b>10</b> Broker In-Person Elizabeth	<b>11</b> PMC In-Person Richard
<b>12</b> PMC In-Person Richard	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>
<b>19</b>	<b>20</b> VICTORIA DAY	<b>21</b>	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b> MAC Virtual Nick
<b>26</b> MAC Virtual Nick	<b>27</b>	<b>28</b> UW Virtual Elizabeth	<b>29</b> UW Virtual Elizabeth	<b>30</b> UW Virtual Elizabeth	<b>31</b>	

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June 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
						<b>1</b> MAC Virtual Nick
<b>2</b> MAC Virtual Nick	<b>3</b> PMC Virtual Elizabeth	<b>4</b> PMC Virtual Elizabeth	<b>5</b> PMC Virtual Elizabeth	<b>6</b> PMC Virtual Elizabeth	<b>7</b> PMC Virtual Elizabeth	<b>8</b> Broker In-Person Elizabeth
<b>9</b> Broker In-Person Elizabeth	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b> Broker In-Person Elizabeth
<b>16</b> Broker In-Person Elizabeth	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>22</b>
<b>23</b>	<b>24</b> MAC Virtual Elizabeth	<b>25</b> MAC Virtual Elizabeth	<b>26</b> MAC Virtual Elizabeth	<b>27</b> MAC Virtual Elizabeth	<b>28</b> MAC Virtual Elizabeth	<b>29</b>
<b>30</b>	<b>Legend:</b> <a href="#">Broker = Mortgage Broker Course</a> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a>					

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July 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	<b>1</b> CANADA DAY	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b> PMC Virtual Nick
<b>7</b> PMC Virtual Nick	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b> PMC Virtual Nick
<b>14</b> PMC Virtual Nick	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b> MAC Virtual Tara
<b>21</b> MAC Virtual Tara	<b>22</b>	<b>23</b>	<b>24</b>	<b>25</b>	<b>26</b>	<b>27</b> MAC Virtual Tara
<b>28</b> MAC Virtual Tara	<b>29</b>	<b>30</b>	<b>31</b>	<b>Legend:</b> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a>		

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<span>◀ July</span> <span style="float: right;">August 2024</span> <span>September ▶</span>						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>Legend:</b> <a href="#">Broker = Mortgage Broker Course</a> <a href="#">MAC = Mortgage Agent Course</a>				1	2	3
4	5 CIVIC HOLIDAY	6	7	8	9	10 Broker Virtual Tara
11 Broker Virtual Tara	12	13	14 CMBA Summerfest	15 CMBA Summerfest	16	17 Broker Virtual Tara
18 Broker Virtual Tara	19	20	21	22	23	24
25	26 MAC Virtual Elizabeth	27 MAC Virtual Elizabeth	28 MAC Virtual Elizabeth	29 MAC Virtual Elizabeth	30 MAC Virtual Elizabeth	31
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September 2024						
◀ August						October ▶
Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>1</b>	<b>2</b> LABOUR DAY	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b> MAC In-Person Nick
<b>8</b> MAC In-Person Nick	<b>9</b> PMC Virtual Elizabeth	<b>10</b> PMC Virtual Elizabeth	<b>11</b> PMC Virtual Elizabeth	<b>12</b> PMC Virtual Elizabeth	<b>13</b> PMC Virtual Elizabeth	<b>14</b> MAC In-Person Nick
<b>15</b> MAC In-Person Nick	<b>16</b>	<b>17</b>	<b>18</b>	<b>19</b>	<b>20</b>	<b>21</b> PMC In-Person Richard
<b>22</b> PMC In-Person Richard	<b>23</b> Broker Virtual Elizabeth	<b>24</b> Broker Virtual Elizabeth	<b>25</b> Broker Virtual Elizabeth	<b>26</b> Broker Virtual Elizabeth	<b>27</b> Broker Virtual Elizabeth	<b>28</b> PMC In-Person Richard
<b>29</b> PMC In-Person Richard	<b>30</b>	<b>Legend:</b> <a href="#">Broker = Mortgage Broker Course</a> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a>				

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◀ September		October 2024					November ▶
Sun	Mon	Tue	Wed	Thu	Fri	Sat	
		1	2	3	4	5	
6	7	8	9	10	11	12	
13	14 THANKSGIVING	15	16	17	18	19	
20	21 PMC Virtual Elizabeth	22 PMC Virtual Elizabeth	23 PMC Virtual Elizabeth	24 PMC Virtual Elizabeth	25 PMC Virtual Elizabeth	26	
27	28 MAC Virtual Elizabeth	29 MAC Virtual Elizabeth	30 MAC Virtual Elizabeth	31 MAC Virtual Elizabeth	<b>Legend:</b> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a>		

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November 2024						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
<b>Legend:</b> <a href="#">Broker = Mortgage Broker Course</a> <a href="#">PMC = Private Mortgages Course</a> <a href="#">MAC = Mortgage Agent Course</a> <a href="#">UW = Underwriting Course</a>					1  MAC Virtual Elizabeth	2 MAC Virtual Krista
3 MAC Virtual Krista	4	5 PMC 2 day/2 week Virtual Elizabeth	6 PMC 2 day/2 week Virtual Elizabeth	7	8	9 MAC Virtual Krista
10 MAC Virtual Krista	11 REMEMBRANCE DAY	12 PMC 2 day/2 week Virtual Elizabeth	13 PMC 2 day/2 week Virtual Elizabeth	14	15	16 PMC Virtual Krista
17 PMC Virtual Krista	18	19	20	21	22	23 PMC Virtual Krista
24 PMC Virtual Krista	25	26 UW Virtual Elizabeth	27 UW Virtual Elizabeth	28 UW Virtual Elizabeth	29	30 Broker Virtual Tara

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◀ November							December 2024							January ▶						
Sun		Mon		Tue		Wed		Thu		Fri		Sat								
1 Broker Virtual Tara		2		3		4		5		6		7 Broker Virtual Tara								
8 Broker Virtual Tara		9		10		11		12		13		14								
15		16		17		18		19		20		21								
22		23		24		25 CHRISTMAS DAY		26 BOXING DAY		27		28								
29		30		31		<b>Legend:</b> <a href="#">Broker = Mortgage Broker Course</a>														

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## CMBA Facilitators for 2024



### **Elizabeth Gnoinski**

Elizabeth Gnoinski is CMBA's dedicated in-house facilitator and Education & Membership Coordinator. Elizabeth has always been keenly interested in Real Estate, but Mortgages are her passion. Helping people is her calling and "going to bat" for those that are struggling is her calling. This has led her to build 10+ years of experience as a Broker, Real Estate Agent, and Credit Counsellor, to provide advice to her clients to do things right, right away. Elizabeth also represents CMBA and the Ontario broker industry by sitting on FSRA's technical advisory committee, giving her a unique opportunity to support efforts to strengthen the Ontario mortgage brokering industry. Elizabeth has been instrumental in the development of CMBA's course materials and she combines real life examples in the classroom to stimulate engaging discussions.



### **Nick Talib**

Nick is the CEO/Principal Broker for Lend At Ease Inc, with over 19 years of experience in the financial sector and over 10 years teaching. Nick's experience spans a wide range, from working at a financial institution to working at the regulator, such that he brings insights and real-life examples into the classroom. Nick has been instrumental in promoting the importance of education in the brokerage industry and his contributions have resulted in the development of this course. You may see his full profile here: <https://lendatease.com/profile/nick-talib/>



### **Tara Sterken**

Tara Sterken is the Client Relationship and Broker Business Development Manager at Glengarry Farm Finance. She has 15 years of experience in almost all areas of retail banking, both in sales and advisory roles and is cross-trained in investments, insurance, real estate, personal finance and small business with a subspecialty in rural/agricultural properties. She believes in the importance of continuing education and brings many examples from her work experience into the classroom to enrich the learning experience.



### **Richard Coleman**

Facilitated by Richard Coleman, from Sequence Capital, a residential Private Lender that has a national presence with over \$600 million in mortgages under administration. Richard brings to the classroom over 25 years working in the mortgage industry and has 20 years of experience teaching adults.

**Krista Zingel**

Krista Zingel has over 3 decades of experience in sales, underwriting, training and compliance. Her experience comes from working at a brokerage, a major bank, different lenders in the mortgage finance industry, and at the provincial regulator. She brings with her a passion for working with clients, brokers and advisors and making each of her interactions positive and meaningful. Armed with a real understanding of the industry, she will bring real life examples into the classroom to create a captivating and enriching learning environment!

**Steven Tulman**

Facilitated by Steven Tulman, licensed mortgage broker and President and Co-Founder of Clover Mortgage Inc. Steven has over 20 years of business experience across a variety of industries and has experience working with Private Lenders and Mortgage Investment Corporations across residential and commercial mortgages. He is a strong advocate for the importance of knowledge and education within the mortgage brokering industry and he brings real life examples into his classroom to make the course material relatable and insightful. For more information on Steven, please take a look at his website here:

<https://steventulman.clovermortgage.ca/>