

Gibran Nicholas  
Founder and Chairman  
CMPS Institute

Gibran Nicholas is a professional writer, speaker and an entrepreneur. Since 2005, he has been the founder, Chairman and CEO of the CMPS Institute. The focus of CMPS® is to protect consumers by empowering mortgage and financial professionals to make suitable mortgage and real estate equity recommendations.

Gibran is the catalyst that communicates the CMPS vision. He leads all CMPS educational and training initiatives, and he serves as the primary liaison with the key stakeholders of the mortgage and financial planning industries in an effort to influence the development of future of mortgage and financial planning professionals. Under Gibran's leadership, over 5,500 financial professionals have enrolled in the CMPS certification program since its launch in 2005.

Gibran is frequently quoted as an industry expert in publications such as the *Wall Street Journal*, *Barron's*, *Investment News* and the *Associated Press*. Gibran writes and publishes articles, curriculum, and content focused on mortgage planning principles, case studies, theories and practices and his educational materials have been used to educate both the general public and financial professionals about mortgage, debt and cash flow planning as well as real estate investment and other topics covered in the CMPS curriculum.

Gibran has served as a board member for the Financial Planning Association of Michigan and has been active in the financial planning community. Gibran frequently teaches continuing education seminars for CPAs, Certified Financial Planners, insurance agents, attorneys, real estate brokers and mortgage lending professionals.