

Brian Mutter, CDLP®

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Summary:

As a Certified Divorce Lending Professional® (CDLP), my role is to navigate the complex intersection of divorce and mortgage lending guidelines. I specialize in providing expert financial guidance during this challenging time, helping divorcing clients make informed decisions regarding their home equity and mortgage options. By offering comprehensive analysis, tailored loan solutions, and a compassionate approach, I empower clients to secure a solid financial foundation post-divorce. My commitment is to ease the transition by providing knowledge, insight, and guidance to the divorcing client and their legal team, ensuring each client's unique needs are met.

Experience:

Certified Divorce Lending Professional®, Divorce Lending Association

2023

Broker/Owner, Forward Mortgage, NMLS #2401169

November 2022 – present

Mortgage Loan Originator, Rockwood Mortgage, NMLS #1792262

September 2019 – November 2022

Mortgage Loan Originator, Envoy Mortgage, NMLS #6666

November 2018 – September 2019

Mortgage Loan Originator, Direct Home Mortgages, NMLS #1522405

August 2017 – November 2018

Owner/CEO, Capital Processing

November 2011 – August 2017

Operating Partner, Continental Title Agency

June 2007 – November 2011

Mortgage Loan Processor, National Mortgage Access Center

October 2006 – June 2007

Title Processor, Abstract Title Agency

August 2005 – October 2006

Mortgage Loan Originator, Direction Financial

October 2004 – August 2005

Education and Licenses:

Certified Negotiation Expert, June 2022

Nationwide Mortgage Licensing System, NMLS #1109257, 2014

Bowling Green State University, Bachelor of Science (B.S.), Journalism, 1998-2002

Awards:

Ambassador of the Year, Birmingham Bloomfield Chamber of Commerce, 2022

President's Club, Rockwood Mortgage, 2020, 2021, 2022

Top Producer's Club, Direct Home Mortgages, July 2018

Memberships and affiliations:

Association of Independent Mortgage Experts (AIME), 2019 to present

Birmingham Bloomfield Chamber of Commerce - Ambassador, 2019 to 2026

Rochester Regional Chamber of Commerce, 2018 to 2024

Published blogs (www.goforwardmortgage.com/newsletter):

"2026: What's in Store for Mortgage Interest Rates?"	January 2026.
"What's Been Going on with Mortgage Rates, and What Comes Next?"	December 2025.
"Is a 50-year Mortgage Really the Fix?"	November 2025.
"The FED Finally Cut Rates – Now What?"	October 2025.
"Mortgage Rates are Falling: Without the FEDs Help"	September 2025.
"Refinance Now?"	August 2025.
"Mortgage Rates: Still Held Up by the Labor Market"	July 2025.
"Housing is Still Tight. Rates Remain Stubborn. Why, and What's Next?"	June 2025.
"Opportunity or Caution? The Latest Twist in Mortgage Rates after Tariff Talks"	May 2025.
"Tariffs Rattle Markets, but Lower Rates & Refinance Opportunities Await!"	April 2025.
"Trump, Tariffs, and the 10-Year Treasury Tangle"	March 2025.
"Is 2025 a Good Time to Buy a Home?"	January 2025.
"The 2024 Housing Market Decoded"	January 2025.
"Where Are Interest Rates Headed in 2025?"	December 2024.
"Who Really Controls Interest Rates?"	November 2024.
"Mortgage Rates Were Steadily Declining – Until Friday"	October 2024.
"Waiting for Mortgage Rates to Drop? Here Are 3 Ways That Could Happen"	September 2024.
"Market Update: Is a Refinance Opportunity On the Horizon?"	August 2024.
"100+ Experts Predict 2028 Home Prices: Fannie Mae Survey Reveals Insights"	July 2024.
"First-time Buyers in Michigan: Must Read!"	June 2024.
"Home prices, Inventory, and Interest Rates – A Delicate Balance"	April 2024.
"Are We Entering a New Normal in Housing?"	March 2024.

“Housing 2024: Competition Continues to Increase, but it’s Not Just Among Buyers”	February 2024.
“2024 Housing Industry Forecasts”	January 2024.
“Rates Are Starting to Fall – Hooray! So it Must be Time to Refinance Then, Right? Right?”	December 2023.
“Housing Affordability: It’s a Challenge everywhere, But it’s All Relative”	November 2023.
“Housing Affordability – What’s Happened & What’s being done?”	October 2023.
“In Its Fight Against Inflation, Has the FED Met Its match?”	September 2023.
“The FED’s trouble: A stubborn labor market”	August 2023.
“Will Lower Rates Bring More Inventory to the Housing Market?”	July 2023.
“Summer 2023 Housing Update”	June 2023.
“Mid-year Housing Update”	June 2023.
“Have Higher Rates Cooled the Housing Market?”	May 2023.
“Housing Trends: National Headlines vs. Local Reality”	April 2023.
“How the Government Broke the Housing Market, Part II”	March 2023.
“How the Government Broke the Housing Market, Part I”	February 2023.
“Is a More Normal Housing Market on the Horizon for 2023?”	January 2023.
“Hooray for Rental Units!”	December 2022.
“What are the Industry Trade Groups Forecasting for 2023?”	December 2022.
“All Over Again? Not So Fast!”	November 2022.