



**FOR IMMEDIATE RELEASE
APRIL 2004**

**CONTACT: SETH RAPPORT
VALLEY MORTGAGE COMPANY INC.
518-828-0185
RAPPORT@VALLEYMORTGAGE.COM**

RAPPORT EARNS NATIONAL MORTGAGE INDUSTRY CERTIFICATION

HUDSON, NY – The National Association of Mortgage Brokers (NAMB), the principle industry association overseeing the nation's mortgage brokers, has awarded Seth Rapport the designation of Certified Residential Mortgage Specialist (CRMS). A CRMS must satisfy several qualifying criteria: the candidate must evidence the requisite number of years experience, must complete educational courses, and must pass a comprehensive examination. Currently, Mr. Rapport is the only mortgage professional in New York State to hold this certification.

Mr. Rapport, owner and president of Valley Mortgage Company, Inc., earned a bachelor of history degree from Yale University and a law degree from CUNY Law School in New York City. Before opening Valley Mortgage Company in 1996, he practiced law in the areas of real estate, banking and finance. Mr. Rapport is a member of the New York State Bar Association, the Columbia County Bar Association, the New York State Association of Mortgage Brokers, the Mortgage Brokers Association of Northeastern New York, and the National Association of Mortgage Brokers.

Valley Mortgage Company, Inc. is a general brokerage firm based in Hudson, NY providing mortgage financing services throughout New York State. The Company arranges financing through local, regional and national lenders for residential and commercial properties. Valley Mortgage Company is registered with the New York State Banking Department, and is designated by the Federal Department of Housing and Urban Development to provide FHA insured loans and by the Veterans Administration to provide VA guaranteed financing.

Valley Mortgage Company is located at 2 East Court Street, Hudson, NY 12534. Mr. Rapport is available Monday through Friday during regular business hours and weekends and evenings by appointment. Mr. Rapport can be reached at 518-828-0185 or at rapport@valleymortgage.com.