COURSE CATALOG

DESIGNS FOR LEARNING:

PROFESSIONAL DEVELOPMENT & TECHNICAL SKILL-BUILDING WORKSHOPS
If you’ve ever walked with a pebble in your shoe, you understand how something small can have a big impact.

A penny isn’t much on its own, but save enough pennies and you could be a millionaire. The same goes for learning something new. You don’t need to spend a month or even a week in a class to make a difference in your job. Spend a few hours in an MGIC workshop and you can change the way you work and work with others.

Maybe you’re interested in learning how to determine the cashflow of a self-employed borrower. Or you could use some tips on how to review an appraisal. What about providing better customer service? Our popular Give ‘em the Pickle! program demonstrates that it’s the little things that make customers happy.

We invite you spend a little bit of time with us. What you learn could make a big impact on your career and on your company. Page through this catalog to review our workshop descriptions. Then check out our online webinar schedule at www.mgic.com (click on Training). Or if you would prefer to have one of our professional trainers provide a classroom workshop for your company, contact your MGIC Account Manager.
Leadership Pickles

Who should attend? Managers, coaches, leaders

The ability to lead is critical in every type of business. Some people are natural leaders — and some of us need a few pointers. However, all of us have the potential to be strong, effective leaders.

In our related training program, Give ‘em the Pickle, giving away pickles (special or extra things that make the customers happy) is a way for a company to exceed customer expectations and differentiate itself. In the Leadership Pickles workshop, learn about the three key leadership skills all great leaders possess and how you can increase your proficiency in these areas.

The program highlights three keys of outstanding leadership:
1. Spreading enthusiasm
2. Inspiring confidence
3. Demonstrating integrity

Approximate Time Frame:
Classroom: 1.5 hours
Classroom: 2 hours (includes Give ‘em the Pickle program)
Program time frames can be customized to meet your needs.

Give ‘em the Pickle

Who should attend? All associates

Being prepared, skilled and knowledgeable about the mortgage process is essential for anyone in this industry. But it’s not enough if the customer’s experience is negative. To win over your customers, you first need to provide an outstanding customer experience.

Join MGIC for this fun, yet professional workshop, and learn exactly what it means to “Give ‘em the Pickle.”

The program highlights four principles of great customer service:
1. Service: Make serving others your first priority.
2. Attitude: How you think about the customer is how you treat the customer.
3. Consistency: Customers return because they liked what happened last time. Set high standards and live them every day.
4. Teamwork: Look for ways to make each other look good. In the end, everything everyone does ends up in front of the customer.

Approximate Time Frame:
Classroom: 1.5 hours
Program time frames can be customized to meet your needs.

Cross-Selling: The Ultimate Service Experience

Who should attend? All associates

How do you turn customers into loyal, satisfied customers and increase your business at the same time? The first step is to LISTEN. By just listening and learning more about a customer, you can uncover opportunities where your products and services could be a good match for what your customer needs right now. So many service providers wait until a customer asks for a particular product. Why wait? When you connect with your customers, you will discover more ways to help them reach their financial goals. Consequently, you will provide the ultimate service experience.

This workshop will help you:
– Define the cross-selling difference.
– Provide three powerful benefits to cross-selling and the risks of not cross-selling.
– Identify qualifying characteristics of your key products.
– Demonstrate three ways to uncover customer needs.
– Increase your value.

Classroom: Customized to address your unique products and services.
**Mortgage Insurance Basics**

**Who should attend?** Processors, underwriters and loan officers who are new to the mortgage business or looking to refresh their knowledge about mortgage insurance.

Make homeownership possible with mortgage insurance! A 20 percent down payment is a big hurdle for most homebuyers. Learn how MI helps get them over that hurdle – and helps you originate more loans in the process! In 1957, MGIC created private mortgage insurance to help make homeownership more affordable. Today, the mortgage industry offers more financing alternatives for high-LTV lending, yet MI remains one of the safest, most affordable options for both lenders and borrowers. Join MGIC for this fundamental workshop, and get acquainted — or reacquainted — with the basics of mortgage insurance.

**You’ll learn to:**

- Consider, Compare, and Conclude which options are best for borrowers.
- Understand what MI is and how it works.
- Demystify some of the misunderstandings and misinformation surrounding MI.
- Calculate MI rates based on popular premium plans.

**Approximate Time Frame:**

Webinar: 1 hour  
Classroom: 1.5 hours  
Program time frames can be customized to meet your needs.

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**Evaluating Income and Assets**

**Who should attend?** Processors, underwriters, loan officers

Where does the income come from? Answer that question and you can make better underwriting decisions. Making an informed underwriting decision is critical in the underwriting process. Evaluating income and assets are critical. Ask yourself: Will the borrowers be able to make their new mortgage payment AND meet all of their other monthly obligations? Do down payment and cash management skills support their commitment to the property and to repaying their mortgage? After attending this workshop, you will be able to answer these questions!

**You’ll learn to:**

- Identify various income sources.
- Document and calculate income from several diverse sources.
- Understand the different asset categories.
- Document and source assets.

*Note: This class does not include evaluating self-employed borrowers.*

MGIC offers additional basic and advanced Self-Employed Borrower classes for AGI and SAM methods.

**Approximate Time Frame:**

Webinar: 1.5 hours  
Classroom: 2 hours  
Program time frames can be customized to meet your needs.

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**How to Review an Appraisal**

**Who should attend?** Processors, underwriters, loan officers

Get familiar with the significant aspects of residential appraisals. Learn to spot cautionary items in the appraisal that will help you identify potential problems.

In MGIC’s Residential Appraisal Review workshop, you will get the tools you need to help build and strengthen your appraisal evaluation skills. The more familiar you become with typical secondary market guidelines, learn what reports are available, and develop a deeper understanding of certain cautionary items that help identify potential problems, the better you will be at evaluating an appraisal.

**You’ll learn to:**

- Analyze the Uniform Residential Appraisal Report (URAR 1004/70), including interior and exterior photos, location map and floor plan sketch.
- Analyze the Market Conditions Addendum (1004MC/71).

**Tools You Can Use**

- This workshop provides the most up-to-date appraisal information and analytical tools, including:
  - A resource manual to keep at your desk as a handy reference after completing the training.
  - An appraisal review checklist that helps identify potential cautionary items.

**Approximate Time Frame:**

Webinar: 1.5 hours  
Classroom: 2 hours  
Program time frames can be customized to meet your needs.

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**Understanding the Condo Appraisal**

**Who should attend?** Processors, underwriters, loan officers

Find out what makes a condo unique. Learn the property characteristics that set condos apart from a house. In MGIC’s Understanding the Condo Appraisal webinar, you will learn what property characteristics make a condo unique and what to consider when reviewing the Individual Condominium Unit Appraisal Report (1073/465).

**In this session, you will:**

- Understand property characteristics unique to condos.
- Review key sections of the Individual Condominium Unit Appraisal Report (1073/465).
- Understand common secondary market requirements and potential red flags.

*Note: It’s recommended that you attend the How to Review an Appraisal Training program prior to attending this session.*

**Approximate Time Frame:**

Webinar: 1.5 hours  
Classroom: 2 hours  
Program time frames can be customized to meet your needs.
Putting the Pieces Together (PTPT): Processing Mortgage Apps

Who should attend? Processors and loan officers with fewer than 3 years of experience

The more you know about the mortgage process, the more you maximize your effectiveness. A homebuyer — especially a first-time homebuyer — relies on a team of experts to guide him through the complicated mortgage process. As one of the team members, the more you know, the more effectively you can help them achieve their goal of homeownership.

Our PTPT seminar incorporates a high-level overview of the basic principles of processing and underwriting and helps you become comfortable with the fundamental skills required to effectively take and process a mortgage application. Join us for this insightful workshop, and you’ll maximize your effectiveness and value to both your borrowers and your company.

You’ll learn to:
– Logically gather data and documents.
– Understand the importance of a complete 1003.
– Understand risk layering.
– Evaluate the Four Cs: Credit, Capacity, Capital & Collateral, which help determine the borrower’s ability to repay the mortgage.
– Understand the basics of mortgage insurance.

Approximate Time Frame:
Webinar: 2 hours
Classroom: 3 hours
Program time frames can be customized to meet your needs.

Detecting Mortgage Fraud

Who should attend? Lenders

Early fraud detection pays off for everyone. Mortgage fraud’s damages cost money, time, energy and even relationships. How can you protect yourself and your company from it? Look for the red flags. Mortgage fraud costs the industry more than $1 billion a year, according to FBI estimates. It’s not always easy to spot fraudulent activity, but you’ll better protect yourself from potential losses by becoming familiar with some of the red flags that appear frequently in fraud cases.

In this intriguing and revealing workshop, you’ll learn to:
– Understand what constitutes fraud, and when and where it’s most likely to appear during the mortgage process.
– Appreciate fraud’s costly effect on our industry.
– Recognize geographic hot spots for fraud, as well as common schemes and motivations.
– Keep an eye out for early fraud detection and prevention and identify red flags associated with potential fraud.
– Understand your role in fraud prevention.

Approximate Time Frame:
Webinar: 2 hours
Classroom: 2 hours
Program time frames can be customized to meet your needs.

Evaluating the Self-Employed Borrower

Who should attend? Processors, underwriters, loan officers

One out of 10 borrowers who walks through your door is likely to be self-employed. Take advantage of the opportunity these borrowers represent by learning how to determine their cash flow. As business owners, the self-employed borrowers’ goal is to maximize income and earning potential and at the same time, reduce their tax liability. The problem with that is reducing tax liabilities decreases reported income and makes qualifying for a loan more challenging.

Join MGIC for this comprehensive workshop that will help you dig deeper through today’s tax returns to develop a clear picture of your self-employed borrowers’ monthly cash flow and overall financial standing.

We offer both Basic and Advanced classes. The Basic class takes you step-by-step through the self-employed borrower’s personal tax returns. The Advanced class shows you how to dig deeper through those tax returns to develop a clearer picture of the self-employed borrower’s personal and business financial standing.

In both the Basic and Advanced workshops, you’ll learn to:
– Review personal tax returns and schedules, focusing on sole proprietor; unreimbursed expenses and partnership income.
– Recognize rental income properties and their losses and expenses, including noncash expenses and recurring vs. nonrecurring expenses.
– Increase efficiency in processing and underwriting SEB loan applications.
– Understand documentation requirements, acceptable income and underwriting criteria.

In the Advanced class, you will also learn to:
– Become familiar with the different business structures.
– Analyze the 1065 partnership, 1120 S-Corporate and the 1120 US Corporate returns.

Note: The Advanced course assumes an understanding of the basic fundamentals for analyzing tax returns such as recurring vs. nonrecurring income/loss; depreciation, noncash expenses, etc. and how they affect cashflow.

Approximate Time Frame:
Webinar: 2 hours
Classroom: 3 hours
Program time frames can be customized to meet your needs.
Presentation Skills

**Who should attend?** Anyone who delivers presentations

How to deliver presentations with purpose and impact. Public speaking is one of the top 10 most common fears. We will show you how, with a little preparation, you can feel more confident in your delivery and become a more engaging speaker. Along with thunder and lightning, spiders and flying, public speaking is one of our top 10 most common fears. But a polished presentation delivered with purpose can help you create impact with your customers to ultimately increase your business. The first step in this highly interactive workshop will be for everyone in the group to review their past presentation experiences, from both the presenter and participant perspective. This activity sets the stage by revealing the good, the bad and the just plain ugly as applied to presentations.

**Next, you will learn the importance of planning and knowing your audience and how to:**
- Target and tailor presentations to your audience.
- Reduce the fear factor.
- Effectively engage your audience.
- Deliver a strong Opener and Close.
- Close every presentation with a call to action.

**Approximate Time Frame:**
Classroom: 2 hours
Program time frames can be customized to meet your needs.

Success Signals

**Who should attend?** All associates

The secret to effective communication is to recognize and adapt to other communication styles. The communication gap is the No.1 barrier to organizational effectiveness. How can you break through the gap? By knowing the signals others need us to send. Effective communication can be difficult when two people don’t see eye-to-eye. But with a closer look, you’ll realize that it may not be what you’re attempting to communicate, but how you’re communicating it.

**Join MGIC for this enlightening workshop, as you learn how to:**
- Work with people of different communication styles in order to maximize effectiveness and minimize conflict and stress.
- Gain commitment and cooperation from others.
- Learn what your communication style is and how it affects others.
- Use your communication style effectively to influence others.
- Improve team interaction and effectiveness.
- Recognize and adapt to the dominant communication style of others.

**Approximate Time Frame:**
Classroom: 2 hours
Note: Fee for course materials.
Program time frames can be customized to meet your needs.

Managing Conflict with Style

**Who should attend?** All associates and managers

Learn how to improve relationships and manage conflict with style. It’s not “what” you’re trying to get across, but “how” you’re communicating that can make the difference between success and failure. Studies show that 80% of those who fail at work do so for one reason: They do not relate or communicate well with others. Conflict, strife and opposing points of view are a fact of life. You can’t change that, but you can change the way you react to conflict. You can learn to manage it.

MGIC’s Managing Conflict with Style workshop uses the fundamental concepts of Rhonda Hilyer’s Success Signals program and additional research to take your communications skills to the next level.

**In this highly interactive program, you’ll learn:**
- The cause for 70% of all human conflict.
- Ways to minimize and resolve most conflict and confrontation.
- How to influence others by speaking their language.
- Key motivators for each style.
- Techniques for managing stress.

**Approximate Time Frame:**
Classroom: 2 hours
Classroom: 3 hours (includes Success Signals program*)
*Note: Fee for course materials.
Program time frames can be customized to meet your needs.

The Art of Networking

**Who should attend?** All associates and managers

Unlock the secrets of networking and have fun doing it! Ever wonder why some people seem to know everybody? Wonder no more! The beauty of networking — if done well — is that it works both ways. Not only do you benefit by developing a virtual rolodex of resources, but you can also become a powerful resource for others. The Art of Networking program is designed to help you succeed on both sides of the equation.

The Art of Networking will teach you how to use innovative communication ideas to help you grow your business.

**You will learn:**
- How to establish new and valuable contacts.
- How to gracefully join a conversation with a group of strangers at a reception.
- The correct way of accepting a business card.
- The secrets to getting a busy decision maker to take your call.
- How to use networking events to leverage business opportunities and expand relationships.

**Approximate Time Frame:**
Classroom: 1.5 hours
Program time frames can be customized to meet your needs.
The Science and Art of Selling

It is a science? An art? Or something else? No matter what you are selling, there is a certain formula that works. The ingredients to the formula include time management, top-notch presentation skills, and asking the right questions at the right time. But there is an art to how you put these skills in action. The secret is: don’t sell your product, sell the problem your product solves. And that requires a customized approach to sales training.

MGIC offers customized training workshops that help sales professionals to develop plans to maximize their skills. For more information on this customized approach, contact your MGIC Account Manager. Participants will create and walk away with a plan that they can implement immediately to increase sales!

Tools of the Trade: Ready-Made Presentations for Loan Officers

MGIC has a series of timely, relevant presentations for loan officers to present to customers and business partners (such as homebuyers and real estate agents). These presentations offer a quick and easy way to build relationships and pave the way for ongoing conversations.

These 30-45 minute presentations include:

- Capturing More Millennial Business
- The Changing Market: Appreciation and MI Cancellation
- 3% Down Payment Loans
- Student Loan Debt
- Basic Mortgage Insurance
- Today’s First-Time Homebuyers

Check with your MGIC Account Manager for the most up-to-date list of available presentations.