

AUGUST WEBINARS

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Evaluating and Calculating Borrower Income

Will borrowers be able to make their mortgage payment while meeting their other monthly obligations? Learn how to identify various sources of income, as well as how to document and calculate the information from these diverse sources.

August 1
10:30 AM CT



Evaluating Borrower Assets

Have borrowers demonstrated the ability to save and will they have assets sufficient for closing? Learn about different types of assets, documentation requirements, and how to determine funds required for closing and reserves.

August 9
2:00 PM CT



The Fundamentals of the Mortgage Process

Session 1: Understanding the Mortgage Cycle and How Mortgage Insurance Works

In the first of our 3-part Fundamentals series, learn about the mortgage cycle, key players, regulatory compliance, mortgage insurance and MI premium plan options.

August 6
10:30 AM CT



The Fundamentals of the Mortgage Process

Session 2: Taking the Loan Application and Processing the Loan

In the second of our 3-part Fundamentals series, learn about loan types and programs, questions to ask while completing the loan application, the importance of processing and complete documentation.

August 13
10:30 AM CT



The Fundamentals of the Mortgage Process

Session 3: Evaluating Credit, Capacity, Capital & Collateral

In the third of our 3-part Fundamentals series, learn about evaluating the Four Cs—credit, capacity, capital and collateral—along with risk layering.

August 20
10:30 AM CT



LinkedIn Strategies for Loan Officers

This 60-minute webinar will offer loan officers deeper insight on using LinkedIn to reach a broader audience. You will gain a better understanding of LinkedIn basics to increase your visibility, and come away with tips on sharing and searching inside LinkedIn.

August 16
10:30 AM CT



Mortgage Insurance Basics

Learn what MI is and how it works, compare which options are best for borrowers and learn how to calculate MI rates based on popular premium plans.

August 14
10:30 AM CT



Self-Employed Borrowers — Business Tax Return Analysis

Dig deeper through business tax returns to develop a clearer picture of your self-employed borrower's personal and business financial standing.

August 9
10:30 AM CT



Self-Employed Borrowers — Personal Tax Return Analysis

This workshop will take you step-by-step through a self-employed borrower's personal tax returns to help you develop a clearer picture of his or her cash flow.

August 23
2:00 PM CT



Understanding the Condo Appraisal

Learn about property characteristics unique to condos, key sections of the condo appraisal report, common secondary market requirements and potential red flags.

August 23
10:30 AM CT

SPECIAL EVENT

Leverage the Power of Social Media: Lower Risk & Protect Your Reputation



Learn how to accurately and confidently oversee, manage and remediate social communications in accordance with regulatory guidelines. Experts from Optimal Blue will define social media use in the mortgage market, outline risks and compliance requirements and highlight how you can leverage automation to monitor social and digital media communications within a regulatory framework.

August 16
1:00 PM CST

SPECIAL EVENT

TRID 2.0 - Clarity and Improvement in 2018



TRID 2.0 will clarify several of the confusing points that TRID has caused over the past 2 years, including construction loan disclosures, written list of providers, disclosures after locking in the rate and explanations on the "no tolerance fees." Join industry expert David Luna in this high-octane presentation as he helps the mortgage world navigate the 560-page TRID 2.0 document that will significantly impact all mortgage loan originators.

August 28
2:00 PM CT

SPECIAL EVENT

Demystifying the K-1 Analysis



When can I use income from the K-1 for qualifying? How do distributions influence my income calculation? Why does liquidity sometimes influence my loan approval? We'll unravel the mystery of calculating stable income for borrowers with ownership in Partnerships and S Corporations, answer questions and share a new tool with you.

August 1
2:00 PM CT