

# DECEMBER 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.

**Dec. 17**  
2:00 PM 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.

**Dec. 13**  
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.

**Dec. 5**  
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.

**Dec. 11**  
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.

**Dec. 19**  
2:00 PM 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.

**Dec. 3**  
10:30 AM CT



## Self-Employed Borrowers – Focus on Sole Proprietors, Partnerships and S Corporations

This webinar takes you on a step-by-step review of Sole Proprietor, Partnership and S Corporation tax returns. Defining common terms and theories, such as nonrecurring vs. recurring income or expenses, distributions and guaranteed payments, will help you develop a clearer picture of your self-employed borrower's income and financial standing.

**Dec. 3**  
2:00 PM CT



## Self-Employed Borrowers – Focus on Corporations and Financial Statement Review

We'll take you on a step-by-step review of the Corporation tax return and look at using financial statements – the income statement (P&L) and balance sheet. You'll learn about the makeup of each statement and what income-and-expense trend ratios can tell you about the financial standing of a business. This course assumes a strong understanding of the fundamentals for analyzing tax returns.

**Dec. 13**  
2:00 PM CT