



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.

June 10
2:00 PM CT

[Register](#)



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.

June 9
10:30 AM CT

[Register](#)



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.

June 16
10:30 AM CT

[Register](#)



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.

June 23
10:30 AM CT

[Register](#)



How to Evaluate and Calculate Borrower Income – Focus on Base, Hourly, Overtime, Bonus and Commission

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.

June 24
2:00 PM CT

[Register](#)



How to Review an Appraisal

In MGIC's Residential Appraisal Review training webinar, 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.

June 16
2:00 PM CT

[Register](#)



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.

June 8
11:00 AM CT

[Register](#)



Self-Employed Borrowers – Focus on Getting Started and the Sole Proprietor

Whether you're new to analyzing tax returns or looking for a refresher, this session will give you the critical skills mortgage teams need. We'll walk through the fundamentals of using and documenting personal and business tax returns as qualifying income. You'll also get a run down on how to calculate income for a Sole Proprietor using the Schedule C form.

June 3
10:30 AM CT

[Register](#)



Self-Employed Borrowers – Focus on Corporations and Financial Statements

This intermediate session drills into business financials within a file. We'll discuss the Corporation tax return and highlight special considerations when using this income, and we'll break down sections of the Balance Sheet and the Income Statement. You'll also learn to identify trend ratios that can help evaluate business stability.

June 7
2:00 PM CT

[Register](#)



Self-Employed Borrowers – Focus on Partnerships and S Corporations

Take your knowledge to the next level with this session that zeroes in on evaluating Partnerships (Form 1065) and S Corporations (Form 1120-S). We'll teach you how to document, calculate, and analyze stability of income, distributions, business liquidity, and the income trends year-over-year.

June 22
2:00 PM CT

[Register](#)



Self-Employed Borrowers – Focus on Rental Income

In this session, we'll explore several rental income situations including using rental income from a 2-4-unit primary residence, calculating rental cash flow from the Schedule E, building qualifying income from investment properties, and analyzing cash flow using a lease and vacancy factor.

June 15
2:00 PM CT

[Register](#)