

# NOVEMBER 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.

**Nov. 2**  
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.

**Nov. 13**  
10:30 AM CT



## How to Review an Appraisal

Strengthen your appraisal evaluation skills and develop a deeper understanding of cautionary items that help identify potential problems.

**Nov. 16**  
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.

**Nov. 29**  
2:00 PM 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.

**Nov. 6**  
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.

**Nov. 15**  
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.

**Nov. 20**  
2:00 PM 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.

**Nov. 12**  
10:30 AM 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.

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

SPECIAL EVENT

## How to Read a Credit Report in Under 5 Minutes



Being able to confidently review a credit report with your borrower isn't always easy. But after this 60-minute webinar, you'll be able to read one like a pro. Insider Mike Olden, Vice President of Sales and Education at American Reporting Company (ARC), will teach you how to review a mortgage credit report through the eyes of ARC. He'll cover FICO® Scores and Reason Codes, and explain how to avoid Alerts – plus, what to do if they show up. Learn how to review the Source of Information section from each bureau, and get a better understanding of Trended Credit Data.

**Nov. 20**  
12:00 PM CT

SPECIAL EVENT

## Preventing Mortgage Fraud - Take a Closer Look



The damages of mortgage fraud cost time, energy, not to mention money. How can you help prevent it? Take a closer look...do you see red flags? It's not always easy to spot fraud, but becoming familiar with red flags that commonly appear in fraud cases will better protect you from its costly damages.

**Nov. 1**  
2:00 PM CT