WEBINARS
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SEPTEMBER WEBINARS
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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.
Sept. 26
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.
Sept. 5
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.
Sept. 12
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.
Sept. 19
10:30 AM CT

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.
Sept. 9
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.
Sept. 25
10:00 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 population premium plans.
Sept. 11
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 of analyzing tax returns.
Sept. 4
10:30 AM CT

Self-Employed Borrowers - Focus on Partnerships and S Corporations
This webinar takes you on a step-by-step review of the Partnership and S Corporation tax returns. Defining common terms and theories, such as nonrecurring vs. recurring income and expenses, distributions and guaranteed payments, will help you develop a clearer picture of your self-employed borrower’s income and financial standing.
Sept. 25
2:30 PM CT

Self-Employed Borrowers - Focus on the Sole Proprietor and Rental Income
This webinar takes you through the Personal tax return with a step-by-step review of the Sole Proprietor and Rental Income. We’ll help you develop a clearer picture of your self-employed borrower’s income and financial standing.
Sept. 3
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 issues.
Sept. 26
10:30 AM CT

15>20: A New Angle on Mortgage Finance That Dispels an Old Myth
Many borrowers assume a 20% down payment is their best option. But is it? Help borrowers consider a different approach: a 15% down payment instead of 20%. Join us for a 30-minute webinar on this out-of-the-box option that allows borrowers to keep the difference in savings for home improvements or a rainy day.
Sept. 5
2:00 PM CT

How Could Credit Fraud Happen to Me?
What happens when your borrower’s financial accounts—checking, credit cards, and the like—are compromised? What are the best means of addressing these security breaches after they happen and how could they have been prevented? Hear the real-life experiences of industry professional, Mike Olden, and gather tips and tactics to better educate your current, past and future borrowers.
Sept. 19
12:00 PM CT

What’s Up With the NEW URLA?
A URLA (Uniform Residential Loan Application) hasn’t been updated in 20+ years… and current update continues. Even though the mandated usage date of February 1, 2020 for the new URLA has been postponed, now is the time to familiarize yourself with it. Join us as we walk through what we know about the new URLA today and how it benefits you.
Sept. 5
12:00 PM CT

Sept. 10
2:00 PM CT

Sept. 12
12:00 PM CT