

# JANUARY WEBINARS

[mgic.com/training](http://mgic.com/training)



## 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.

**Jan. 28**  
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.

**Jan. 29**  
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.

**Jan. 3**  
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.

**Jan. 10**  
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.

**Jan. 17**  
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.

**Jan. 16**  
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.

**Jan. 15**  
10:30 AM CT



## MGIC Perspectives on CECL - featuring MIAC

The new Current Expected Credit Loss (CECL) accounting standard will have a significant impact on portfolio lending. Join MGIC and special guests from Mortgage Industry Advisory Corporation (MIAC) to learn how MI can reduce CECL's impact and to gain understanding of analytics necessary to successfully implement CECL at your institution.

**Jan. 25**  
1:00 PM 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.

**Jan. 23**  
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.

**Jan. 17**  
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.

**Jan. 29**  
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.

**Jan. 14**  
10:30 AM 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.

**Jan. 29**  
12:00 PM CT