



Special Event



Building a Balanced Business in 2021

Talk with anyone in the real estate industry about the current market, and you will hear one underlying theme - burnout. Take the time to break the burnout cycle! Join loan originator, author and coach Jodee Brydges to learn how to balance the 4 pillars of work and life and build a solid foundation that aligns with your ideal future.

May 6
10:30 AM CT
[Register](#)

Special Event



Evaluating Self-Employed Income During COVID-19

Calculating the qualifying income of a self-employed borrower is often challenging – but throw a pandemic into the mix – and it becomes daunting! Give us 60 minutes to help you identify where to start, what additional documentation is needed and how to analyze income trends.

May 20
2:00 PM CT
[Register](#)

Special Event



Mastering the Power of Video

Video is the only form of marketing that works *for* you whether you're physically working or not. It's your "work twin". It can go and get places that you never can - and it costs you nothing to use. In this webinar, we are going to discuss the 5 keys to video to unlock the potential that's already living inside of you.

May 14
1:30 PM CT
[Register](#)

Social Event



Facebook Strategies for Mortgage Professionals

Social Media, particularly Facebook, is one of the most valuable touch points you can have with your customers and prospects. This 60-minute webinar will provide you with the information, insights and strategies that you need to successfully engage your target audience on Facebook and Facebook Messenger.

May 4
1:00 PM CT
[Register](#)



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.

May 6
1:00 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.

May 5
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.

May 12
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.

May 19
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.

May 27
1:00 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.

May 11
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.

May 13
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.

May 20
10:30 AM 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.

May 11
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.

May 19
2:00 PM CT
[Register](#)



Understanding Condo Appraisal

During this training webinar, we will analyze the various sections of the condo appraisal to help simplify your review. You will learn what property characteristics make a condo unique, what factors to consider when analyzing the Individual Condominium Unit Appraisal Report (1073/465) and what are the required exhibits.

May 13
2:00 PM CT
[Register](#)