DESIGNS FOR LEARNING	DECEMBER WEBINARS mgic.com/training	MGIC
	<b>Evaluating Borrower Assets</b> 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.	<b>Dec. 10</b> 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.	<b>Dec. 17</b> 10:30 AM 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.	<b>Dec. 3</b> 2:00 PM CT Register
	<b>Mortgage Insurance Basics</b> 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.	<b>Dec. 15</b> 11:00 AM CT Register
	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.	Dec. 2 2:00 PM CT Register Dec. 8 10:30 AM CT Register
	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 or expenses, distributions and guaranteed payments, will help you develop a clearer picture of your self-employed borrower's income and financial standing.	<b>Dec. 15</b> 10:30 AM CT Register
	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 financial standing while reviewing documentation requirements and underwriting criteria.	<b>Dec. 4</b> 10:30 AM CT Register
Social Event	<b>Facebook Strategies for Mortgage Professionals</b> 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.	Dec. 14 11:00 AM CT Register
Special Event	Meet the new URLA The new URLA features a redesigned format and significant enhancements. Its use is mandated 3/1/2021, but some of you may be using it sooner. Join us as we walk through this new URLA and highlight how it benefits you.	Dec. 2 10:30 AM CT Register
Special Event	<b>Evaluating Self-Employed Income During COVID-19</b> 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.	<b>Dec. 3</b> 10:30 AM CT Register
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