



## 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. 29**  
2:00 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.

**Sept. 9**  
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.

**Sept. 16**  
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.

**Sept. 23**  
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.

**Sept. 22**  
2:00 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.

**Sept. 15**  
10:30 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.

**Sept. 1**  
10:30 AM CT

[Register](#)

**Sept. 23**  
2:00 PM 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.

**Sept. 10**  
2:00 PM 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.

**Sept. 24**  
2:00 PM CT

[Register](#)



## Understanding the 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.

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

[Register](#)

Special Event



## Rates, Refis & Renters: Planning for the Pendulum Swing

Rates keep going down and remaining low, fueling refi business. Yet we know there's unprecedented pent up demand among renters and first-time homebuyers. As the pendulum swings from refi back to purchase, make sure you're planning ahead and cultivating your referral relationships and prospects. Join us as we explore strategies for purchase pipeline growth and review the education and down payment needs of the next wave of first-time homebuyers.

**Sept. 10**  
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.

**Sept. 16**  
2:00 PM CT

[Register](#)

**Sept. 24**  
10:30 AM CT

[Register](#)

Special Event



## Up Your Game to Score Approvals Sooner!

It's uncomfortable having to go back to borrowers to request additional information. And, it's certainly not fun having to reschedule a closing because documentation is missing. Sometimes, it's unavoidable but many times, these situations can be prevented. Join us for a 30-minute drill on plays you can make to swiftly get to the end zone. We'll review these winning plays: documenting income and income trending, nontaxable earnings, non-occupant borrowers and transaction limitations and restrictions.

**Sept. 17**  
2:00 PM CT

[Register](#)

**Sept. 22**  
10:30 AM CT

[Register](#)