

# **FEBRUARY** 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.

2:00 PM CT Register

Feb. 10



## 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.

Feb. 24 1:30 PM CT Register



#### How to Review an Appraisal In MGIC's Residential Appraisal Review training webinar, you will get the tools you

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.

need to help build and strengthen your appraisal evaluation skills. The more familiar

Feb. 3

10:30 AM 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.

Feb. 9 11:00 AM CT Register



#### **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

Self-Employed Borrowers - Focus on Corporations and

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.

Feb. 9 2:00 PM CT Register



### and S Corporations This webinar takes you on a step-by-step review of the Partnership and S

Self-Employed Borrowers - Focus on Partnerships

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.

Feb. 16 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.

Feb. 17 2:00 PM CT Register



#### 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.

2:00 PM CT Register

Feb. 3

Feb. 18 10:30 AM CT

Register

**Special Event** <del>-0-0-0-</del>

# The new URLA features a redesigned format and significant enhancements. Its

Meet the new URLA

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.

Feb. 11 2:00 PM CT

Register

10:30 AM CT

Register

**Special Event** <del>0-0-0-0</del>



## Preventing Mortgage Fraud - Take a Closer Look Prevention is the best protection. The damages of mortgage fraud cost time and

energy, not to mention money. How can you help prevent it? Take a closer look... do you see red flags? It's not always easy to spot fraud, but becoming familiar with red flags that commonly appear in fraud cases will better protect you from its costly damages.

Feb. 11 10:30 AM CT

Register

Special Event 0-0-0-0

#### **Up Your Game to Score Approvals Sooner!** It's uncomfortable having to go back to borrowers to request additional information. And, it's certainly no 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.

Feb. 23 2:00 PM CT Register

Feb. 4 2:00 PM CT

Register

**Social Event** 



#### 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

Facebook Strategies for Mortgage Professionals

engage your target audience on Facebook and Facebook Messenger. Understanding Social Media Compliance with ActiveComply®

Social Media, particularly Facebook, is one of the most valuable touch points you

#### Are you saying NO to social media because you don't know the rules or feel protected? ActiveComply can bring you no-headache solutions to be regulatory

compliant on social media. We will discuss the social media lending landscape, outline lender requirements, and review some social media Do's & Don'ts. Bonus: we will hear about some industry horror stories and how you can learn from them vicariously.

Register

Feb. 10

11:00 AM CT