Genworth Financial

TRAINING WEBINARS — DECEMBER 2010

Genworth Mortgage Insurance

Webinar Table of Contents

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Genworth Financial

Automated Underwriting Systems – *Learn the essentials of industry automated underwriting systems and how to use them effectively.*

- **Desktop Underwriter® Training** – Learn about Fannie Mae's automated underwriting tool in this popular webinar.
- **Understanding Loan Prospector® Feedback Certificate** – Review the Loan Prospector feedback certificate and Learn how to document your loan file and review help tools in this webinar. NOTE: This is not a session on data entry.

Collateral – *Whether you need an overview of appraisal basics or detailed information and specifics, our trainers can help. Note prerequisites for some classes.*

- **Analyzing Appraisals: Focus on Sales Comparison** - Learn about current issues surrounding the sales comparison section of the Uniform Residential Appraisal Form in this webinar. Includes comparison selection and adjustments in light of changes taking place within real estate markets and the mortgage industry.
- **Appraisal Review: With Guidance for Rural Properties** – This webinar focuses on the issues appraisers and underwriters encounter in analyzing rural properties. Includes an overview of guidelines, documentation requirements and best practices.
- **Appraisal Underwriting** – This webinar covers basic appraisal theory and the concept of " market value". Provides a detailed review of the Uniform Residential Appraisal Report for single-family residences.
- **Condominium Appraisal Review** – Enhance your knowledge and skills when reviewing a Condominium Appraisal Report (Fannie Mae 1073 & Freddie Mac 465) in this webinar. Discover how it differs from the standard 1004, and learn methods used to qualify the project. Appraisal Underwriting should be attended prior to this course.
- **Manufactured Home Appraisal Review** – Get an overview of Fannie Mae Form 1004C, uncover potential red flags, and gain a better understanding of the manufactured home appraisal in this webinar.
- **1004MC and Code of Conduct Updates** – In this webinar, we'll provide an overview of new 1004MC market conditions addendum, cover Fannie Mae announcement 08-30, and discuss the code of conduct for all Fannie Mae and Freddie Mac appraisals.

Credit - *We offer a complete and thorough course of study on analyzing credit. Take just one class or the full suite.*

- **Asset Review** – Learn how to review bank statements and assets, identify acceptable assets and identify key compliance and misrepresentation components in this webinar.
- **Calculating Income** – Learn to calculate income with hands-on exercises and brief review of documentation requirements in this webinar.
- **IRS Form 2106 Review** – Determine if your borrower might have unreimbursed employee expenses in this webinar. Includes complete review of IRS form 2106 where these are calculated.
- **Nontraditional Credit** – In this webinar, we'll review Fannie Mae's rules for using non-traditional credit ...when it's appropriate to use, reporting requirements and underwriting review of credit lines.
- **Rental Income** – Learn how to calculate rental income using personal tax returns and learn basic rental income qualifying guidelines in this webinar.
- **Self-Employed Borrower** – Learn how to calculate a self-employed borrower's annual income in this webinar.
- **Self-Employed Borrower: Case Study Part I: Completing the 1084 with Personal Tax Returns** – Learn to calculate supportable income for self-employed borrowers using tax returns and Fannie Mae's cash flow analysis form in this webinar.
- **Self-Employed Borrower: Case Study Part II: Completing the 1084 with the Business Tax Returns** – Understand when Business Income can be used as Qualifying Income in this webinar. Learn how Business Income from K-1's (1120S & 1065) flow onto the Personal Tax Returns. Learn how to use Fannie Mae's Cash Flow Analysis form.
- **Self-Employed Borrower: Form 91** – Learn how to complete Freddie Mac's new Income Analysis Form 91 in this webinar.
- **Self-Employed Borrower: Partnership, S-Corp and Corporate Returns** – This webinar examines business returns in detail, with an emphasis on using the Cash Flow Analysis Method to find qualifying income or loss, and looking for solvency within each business type's return. Recommended for those who have completed the Analysis class or are comfortable with tax returns.
- **Understanding Credit Reports and Credit Scoring** – Discover who prepares the credit report, what information is included, where the information comes from, and the different types of available reports in this webinar. Understand how to use the codes included through out each section of the credit report, plus increase your knowledge of the elusive credit scoring model and how it impacts borrower scores.

Delegated Underwriting/Excel® – Learn how to leverage our delegated underwriting to your greatest advantage, whether you need an overview or specific instruction.

- **Improving Your Delegated Underwriting for MI (EXCEL) Performance: Focus on Collateral** – Learn general appraisal underwriting practices focusing on today's hot button issues and red flags in this webinar. Session provides information on current appraisal review requirements with specific instruction on guidelines and overlays for Genworth insured loans.
- **Improving Your Delegated Underwriting for MI (EXCEL) Performance: Overview and Tips** – Learn general underwriting practices focusing on correct and complete file documentation in this webinar. Avoid today's most common mistakes and know where to look for the most up-to-date guidelines and information on Genworth overlays.
- **Genworth's Delegated Underwriting for MI (EXCEL) Program** — Open to approved EXCEL-eligible lenders, this webinar addresses Genworth guidelines, Internet operations, audit preparation and recognizing common errors.
- **Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions** – Open to approved EXCEL-eligible Credit Union associates, this webinar addresses Genworth guidelines, Internet operations, audit preparation and recognizing common errors.

Fraud Prevention – N/A

- **Shut the Door on Fraud: Part I – Schemes, Red Flags and Best Practices:** This course identifies common fraud trends and schemes, the red flags that alert you to potential fraud and the tools available to help you combat fraud. ***Recently updated***
- **Shut the Door on Fraud: Part II – Examining Documentation:** Hone your fraud detection skills and improve your proficiency at reviewing income, asset, property and other loan documentation for signs of potential fraud. ***Recently updated***

Genworth Financial

Loss Mitigation – *Let our trainers help you to navigate the ever-changing world of loss mitigation in today's marketplace. We'll study the variety of programs available to servicers as they structure loan workout programs for borrowers who experience a financial hardship.*

- **Fannie Mae's DU Refi Plus** – Examine the details on this program for existing Fannie Mae loans per guidelines as part of HARP in this webinar.
- **Fannie Mae's Home Affordable Modification Program** – In this webinar, you'll learn the process and mechanics of this modification program.
- **Fannie Mae's Refi Plus** – Get informed about the manual refi program for existing Fannie Mae mortgages available only through the same servicer in this webinar.
- **Freddie Mac's Home Affordable Modification Program** – Learn the process and mechanics of this new modification program in this webinar.
- **Freddie Mac's Relief Refinance Mortgage: Open Access** – This webinar covers general guidelines for the new Freddie Mac HASP Refinance program set out for lenders that are not currently servicing the existing Freddie Mac loan.
- **Freddie Mac's Relief Refinance Mortgage: Same Servicer** – Learn the process and mechanics of this refinance program in our webinar.
- **Homeowner Affordability and Stability Plan (HASP) Overview** – In this webinar, you'll learn what it means to you and your borrowers – whether to refinance or modify, step-by-step process and differences between Fannie and Freddie new refi guidelines.
- **Loan Modifications: Understanding Your Options** – Lenders, Servicers, MI companies and government agencies are doing more loan modifications than ever to help curb foreclosures. In this webinar, we'll talk about new policies and how you can help your homeowners.
- **Loss Mitigation: Options and Execution** – Explore the mechanics of workout options for serious defaults and suggestions for talking with customers facing these options.

Mortgage Insurance – *Gain a better understanding of the critical role that MI plays in today's mortgage marketplace and explore the details of how it works.*

- **How Loan Risk is Analyzed** – Discover how lenders and automated underwriting systems like Desktop Underwriter® use comprehensive risk models to recommend loan approvals, including how the risk model works and specific factors measured.
- **Loan Program Mechanics** – Gain detailed knowledge of how different loan programs work. Includes the pros and cons of fixed rate, balloon, interest only, ARM, Option ARM, GPM, buy down, and reverse mortgage programs.
- **MI 101 and MI 201: Basics to Advanced** – Learn about recent changes in the marketplace and in private mortgage insurance. In this webinar, we'll have an open discussion about what MI is, where it's going, who should have it and how to communicate its benefits to the borrower.
- **MI 101: Sooner.Safer.Smarter.** – Close more loans with private mortgage insurance! Take a fresh look at the innovative MI products that are playing a bigger role in today's marketplace in this webinar.
- **MI and FHA: Exploring Your Options** – In this ever-changing market, the more options you have, the greater your opportunity. Come explore the private mortgage insurance FHA options and discover which works best for each unique customer in this webinar.
- **MyCommunityMortgage (MCM)** – Learn how Fannie Mae's MyCommunityMortgage program works, and how it can help first-time homebuyers and through affordable housing lending in this webinar.
- **Welcome to Genworth's Underwriting for MI for Community Banks** – This webinar addresses Genworth's underwriting guidelines, highlighting those for Community Banks. Additional training, underwriting resources and the process for electronically submitting files to Genworth to be underwritten for mortgage insurance are described
- **Welcome to Genworth's Underwriting for MI for Credit Unions** – This course addresses Genworth underwriting guidelines, highlighting those for Credit Unions. Discover new Underwriting resources and learn the process for electronically submitting files to Genworth to be underwritten for mortgage insurance.

Sales and Marketing – *We'll discuss the behaviors, time management, leadership, and sales skills that make mortgage professions successful.*

- **Effective Application Interviewing** – In this webinar, we'll review what's needed for a complete Uniform Residential Loan Application, why each piece of data is important and strategies to get the most accurate, useful facts from your borrower at the first interview.
- **Excellence in Customer Service** – Brush up your customer service skills, learn some new pointers, and gain renewed enthusiasm for working with your customers in this one hour webinar.
- **Home Possible® Mortgages** – This webinar can help you get more borrowers into homes using Freddie Mac's program for first time homebuyers and low income borrowers.
- **How to Sell to Whom You Sell** – Consultative or transactional? In this webinar, we'll discover which sales approach works best with today's high LTV borrowers to create a customer for life.
- **Introduction to Social Marketing: Facebook for Loan Officers and Realtors** – As more businesses turn to the Internet as a production tool, learn how to leverage Facebook to increase your business in this webinar. Designed for new and intermediate Facebook users.
- **Introduction to the Mortgage Industry** – Designed for new personnel, those new to the mortgage industry or individuals who need a refresher on: Industry Terms, Evolution of the Mortgage Industry, Characteristics of Different Types of Lenders, What is the Secondary Market and Types of Mortgage Related Income.
- **Purchase Transactions: Best Practices** – Get tips on analyzing sales contracts for evidence of non-arms length transactions, excessive commissions, financing and sales concessions, repairs and occupancy Issues. Review requirements for distressed property sales (REO or short sales) and documenting assets to close.
- **Time Management** – Look at key components of time management and explore how to use time wisely in this webinar. By creating awareness of habits and sharing best practices, participants can move towards a more productive work day and fulfilling life.
- **Understanding the Secondary Market** – Learn more about the secondary market in this webinar – what it is, how it functions, who the main players are, size and share, money markets and mortgage loan placement.

Recorded Webinars – *These webinars are available on-demand, and allow you to access some of our most popular training material at your convenience.*

- MI and FHA: Exploring Your Options
- IRS Form 2106 Review
- How Loan Risk is Analyzed
- Appraisal Underwriting
- Appraisal Review: With Guidance for Rural Properties
- Fannie Mae's DU Refi Plus
- Freddie Mac's Relief Refinance Mortgage: Open Access
- **Genworth's Delegated Underwriting for MI (EXCEL) *(Available December 7)***
- **Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions *(Available December 7)***

TO ENROLL IN ANY RECORDED WEBINAR:

- Click on any of the recorded classes offered
- Select "Recorded Sessions" to view and register for your class

Your computer will automatically prompt an update that will allow you to view the class.
https://genworth.webex.com/mw0305l/mywebex/default.do?siteurl=genworth&service=7

DECEMBER

All times Eastern

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CLICK ON CLASS TO ENROLL IN ANY OF THE WEBINARS • Go to https://genworth.webex.com • Click on "More Services" in the blue menu bar • Select "Training Center" • Click on the "Upcoming" tab to view and register for your class	**<u>Reminder:</u> Do not add the "www" in the web address.** **WEBINAR CLASSES ARE NOT APPROVED FOR CE CREDITS.** **NOTE:** Courses may appear on the Webex schedule that are not included on the Webinar Calendar. You will not be able to register for those courses.		Understanding Credit Reports and Credit Scores 10:00 - 11:00 AM Calculating Income: 3:00 - 4:30 PM	Asset Review: 10:00 - 11:00 AM Self-Employed Borrower: Form 91: 1:00 - 2:30 PM
6	**7**	**8**	**9**	**10**
Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions: 1:00 - 2:00 PM Genworth's Delegated Underwriting for MI (EXCEL): 2:30 - 3:30 PM				
13	**14**	**15**	**16**	**17**
Excellence in Customer Service: 11:00 - 12:00 PM MI and FHA: Exploring Your Options: 11:00 - 12:00 PM Appraisal Underwriting: 1:00 - 2:30 PM Loan Program Mechanics: 3:00 - 4:00 PM	Analyzing Appraisals: Focus on Sales Comparison: 1:00 - 2:30 PM Genworth's Delegated Underwriting for MI (EXCEL): 3:00 - 4:00 PM	IRS Form 2106 Review: 11:00 - 12:00 PM Introduction to the Mortgage Industry: 1:00 - 2:00 PM Self-Employed Borrower: Partnership, S-Corp and Corporate Returns: 2:30 - 4:00 PM	Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions: 4:00 - 5:00 PM	Genworth's Delegated Underwriting for MI (EXCEL): 10:00 - 11:00 AM Shut the Door on Fraud: Part I - Schemes, Red Flags and Best Practices: 2:00 - 3:30 PM
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DECEMBER
All times Central

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13 Excellence in Customer Service: 10:00 - 11:00 AM MI and FHA: Exploring Your Options: 10:00 - 11:00 AM Appraisal Underwriting: 12:00 - 1:30 PM Loan Program Mechanics: 2:00 - 3:00 PM	14 Analyzing Appraisals: Focus on Sales Comparison: 12:00 - 1:30 PM Genworth's Delegated Underwriting for MI (EXCEL): 2:00 - 3:00 PM	15 IRS Form 2106 Review: 10:00 - 11:00 AM Introduction to the Mortgage Industry: 12:00 - 1:00 PM Self-Employed Borrower: Partnership, S-Corp and Corporate Returns: 1:30 - 3:00 PM	16 Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions: 3:00 - 4:00 PM	17 Genworth's Delegated Underwriting for MI (EXCEL): 9:00 - 10:00 AM Shut the Door on Fraud: Part I - Schemes, Red Flags and Best Practices: 1:00 - 2:30 PM
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DECEMBER

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