



# TRAINING WEBINARS — SEPTEMBER 2010

Genworth Mortgage Insurance

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**Appraisal Classes — Whether you need an overview of appraisal basics or to enhance your knowledge of a specific subtopic. Course prerequisites are noted within the class description.**

**Analyzing Appraisals: Focus on Sales Comparison** - Learn about current issues surrounding the sales comparison section of the Uniform Residential Appraisal Form. Includes comparison selection and adjustments in light of changes taking place within various real estate markets and the mortgage industry.

**Appraisal Review: With Guidance for Rural Properties** - This session focuses on the issues appraisers and underwriters encounter in analyzing rural properties and includes an overview of guidelines, documentation requirements and best practices.

**Appraisal Underwriting** - 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). Learn how it differs from the standard 1004, and 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.

**1004MC and Code of Conduct Updates** - In this class, 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.

**Asset Review** - Learn how to review bank statements and assets, identify acceptable assets and identify key compliance and misrepresentation components.

**Calculating Debt to Income** - Learn about the varying methods for calculating Borrower Debt-to-Income Ratios (DTI), plus the most frequent causes of discrepancies between calculated and expected DTI, and how to correct these issues.

**Calculating Income** - Learn to calculate income with hands on exercises and brief review of documentation requirements.

**Desktop Underwriter® Training** - Learn about Fannie Mae's automated underwriting tool.

**Effective Application Interviewing** - 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 session.

**Home Possible® Mortgages:** - Get more borrowers into homes utilizing Freddie Mac's program for first time homebuyers and low income borrowers.

**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.

**How to Sell to Whom You Sell** - Consultative or transactional? Discover which sales approach works best with today's high LTV borrowers to create a customer for life.

**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.

**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. Designed for new and intermediate Facebook users. **Coming Soon:** sessions exploring the other social media sites like Twitter.

**Loan Program Mechanics** - Gain detailed knowledge of how different loan programs work. Includes the mechanics, pros and cons of fixed rate, balloon, interest only, ARM, Option ARM, GPM, buydown, and reverse mortgage programs.

**MI and FHA: Exploring Your Options** - Looking for more opportunities to close your high LTV loans? Learn about MI and FHA loan options and discover when each is appropriate for your unique borrowers.

**MI 101 and MI 201: Basics to Advanced** - Learn about recent changes in the marketplace and in private mortgage insurance. In this open discussion, we'll talk about what MI is, where it's going, who should have it and how to communicate its benefits to the borrower.

**MyCommunityMortgage® (MCM)** - Learn how Fannie Mae's MyCommunityMortgage program works, and how it can help build your first-time homebuyer and affordable housing lending.

**Non-Traditional Credit** - Review Fannie Mae rules for using non-traditional credit: When appropriate to use, report requirement and underwriting review of credit line.

**Rental Income** - Learn how to calculate rental income using personal tax returns and learn basic rental income qualifying guidelines.

**Shut the Door on Fraud** - Understand what kind of fraud is being done in the mortgage market and how to recognize the red flags.

**Single Financed Premium MI** - If you don't know about this product, you need to join this webinar. When borrowers ask for the lowest monthly payment, this is your answer.

**Time Management** - Look at key components of time management and explore how to use time wisely. By creating awareness of habits and sharing best practices, participants can move towards a more productive work day and fulfilling life.

**Understanding Credit Reports and Credit Scores** - Uncover who prepares the credit report, what information is included, where the information comes from, and the different types of available reports. Decipher the credit report using the codes included throughout each section, plus increase your knowledge of the elusive credit scoring model and how it impacts your scores.

**Understanding Loan Prospector® Feedback Certificate** - Review Loan Prospector feedback certificate, and how to document your loan file and review help tools. NOTE: This is not a session on Data Entry.

**Understanding the Secondary Market** - Learn more about the Secondary Market: What it is, how it functions, who the main players are, size and share, money markets and mortgage loan placement.

**Welcome to Genworth's Underwriting for MI for Community Banks** - This course addresses Genworth 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. Additional training, underwriting resources and the process for electronically submitting files to Genworth to be underwritten for mortgage insurance are described.

**Why We Did What We Did** - When will things get better? When will MI companies expand guidelines? Join us to learn why we did what we did, where we're headed, and how MI helps borrowers get and keep their homes.

**Genworth's Delegated Underwriting for MI (EXCEL®): Three courses were developed for Genworth's Delegated Underwriting for MI (EXCEL) Lenders regardless of your level of experience or time in the program.**

**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. 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. Avoid today's most common mistakes and know where to look for the most up-to-date guidelines and information on Genworth Overlays.

**Welcome to Genworth's Delegated Underwriting for MI (EXCEL) Program** - Open to approved EXCEL-eligible lenders, this course addresses Genworth guidelines, Internet operations, audit preparation and recognizing common errors.

**Welcome to Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions** - Open to approved EXCEL-eligible Credit Union associates, this course addresses Genworth guidelines, Internet operations, audit preparation and recognizing common errors.

**Homeowner Assistance, Loss Mitigation and/or Loan Default Related Topics**

**Fannie Mae's DU Refi Plus** - Examine the details on the new program for existing Fannie Mae loans per guidelines as part of HARP.

**Fannie Mae's Refi Plus** - Get informed about the new manual refi program for existing Fannie Mae mortgages available only through the same servicer.

**Fannie Mae's Home Affordable Modification Program** - Learn the process and mechanics of this new modification program.

**Freddie Mac's Home Affordable Modification Program** - Learn the process and mechanics of this new modification program.

**Freddie Mac's Relief Refinance Mortgage: Open Access** - Course 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 new refinance program.

**Homeowner Affordability and Stability Plan (HASP) Overview** - 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.

**Homeowner Assistance: Effective Short Sales for Realtors** - Learn how Short Sales can be an effective solution for struggling borrowers trying to sell their homes, and your role in the process.

**Homeowner Assistance: Effective Short Sales for Servicers** - For borrowers facing financial hardships, learn how Short Sales can be an effective solution for them and help you avoid the costs associated with an REO.

**Homeowner Assistance: Everything You Need to Know** - Discover how you can help struggling borrowers keep their homes and/or avoid foreclosure. Ideal for novice and experienced servicing professionals.

**Introduction to FHA's HOPE for Homeowners** - Get the information you need to help borrowers at risk of default and foreclosure, refinance into more affordable, sustainable loans.

**Loan Modifications: Understanding Your Options** - Lenders, Servicers, MI companies and Governmental 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** - Learn the mechanics of workout options for serious defaults and suggestions for talking with customers facing these options.

**Self-Employed Borrower Classes: We offer classes on many Self-Employed Borrower topics and you can take any of classes that fit your needs. If you would like to take the full set of classes, we recommend you take them in the order shown below:**

**Self-Employed Borrower** - Learn how to calculate a self-employed borrower's annual income.

**Self-Employed Borrower: Case Study Part I**

Completing the 1084 with Personal Tax Returns.

- Learn to use Fannie Mae's Cash Flow Analysis Method to calculate supportable income for self-employed borrowers using tax returns.
- Learn how to use Fannie Mae's Cash Flow Analysis form.

**Self-Employed Borrower: Partnership, S-Corp and Corporate Returns** - 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.

**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.
- 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.

**IRS Form 2106 Review** - Determine if your borrower might have unreimbursed employee expenses. Includes complete review of IRS form 2106 where these are calculated.

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| 6   | 7  | 8  | 9   | 10  |
|   | <p>Appraisal Underwriting<br/>9:00 - 10:30 AM</p> <p>IRS Form 2106 Review<br/>11:00 AM - 12:00 PM</p>  | <p>How Loan Risk is Analyzed<br/>7:00 - 8:00 AM</p> <p>Welcome to Genworth's Underwriting for MI for Community Banks<br/>10:00 - 11:30 AM</p>  |   |   |
| 13  | 14   | 15   | 16  | 17  |
| <p>MyCommunityMortgage (MCM)<br/>9:00 - 10:00 AM</p>  | <p>Fannie Mae's DU Refi Plus<br/>11:00 AM - 12:00 PM</p>   |  | <p>Asset Review<br/>9:00 - 10:00 AM</p> <p>Rental Income<br/>10:00 AM - 11:00 PM</p> <p>1004MC and Code of Conduct Updates<br/>11:00 AM - 12:00 PM</p>                                  | <p>Appraisal Review: With Guidance for Rural Properties<br/>10:00 - 11:30 AM</p> <p>Freddie Mac's Relief Refinance Mortgage: Open Access<br/>11:00 AM - 12:00 PM</p>    |
| 20  | 21   | 22   | 23  | 24  |
| <p>Self-Employed Borrower 9:00 AM - 12:00 PM</p> <p>MI and FHA: Exploring Your Options<br/>9:00 - 10:00 AM</p> <p>Understanding the Secondary Market<br/>9:00 - 10:30 AM</p> <p>Introduction to Social Marketing: Facebook<br/>7:00 - 8:00 AM</p> <p>Understanding Loan Prospector Feedback Certificate 11:00 AM - 12:30 PM</p>   |  | <p>Manufactured Home Appraisal Review<br/>11:00 AM - 12:00 PM</p>  |   | <p>Self-Employed Borrower: Form 91<br/>8:00 - 9:30 AM</p> <p>Welcome to Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions 10:00 - 11:00 AM</p> |
| 27  | 28   | 29   | 30  |   |
| <p>Time Management<br/>9:30 - 11:00 AM</p> <p>Understanding Credit Reports and Credit Scores<br/>8:00 - 9:30 AM</p>   | <p>Calculating Income<br/>8:00 - 9:30 AM</p> <p>Condominium Appraisal Review<br/>10:00 - 11:30 AM</p> <p>Home Possible Mortgages<br/>11:00 AM - 12:00 PM</p> | <p>Self-Employed Borrower: Case Study Part I<br/>8:00 - 9:30 AM</p> <p>Welcome to Genworth's Delegated Underwriting for MI (EXCEL) Program for Credit Unions<br/>10:00 - 11:00 AM</p> <p>Welcome to Genworth's Underwriting for MI for Credit Unions<br/>11:00 AM - 12:00 PM</p> | <p>Self-Employed Borrower: Partnership, S-Corp and Corporate Returns<br/>9:00 - 10:30 AM</p> <p>Welcome to Genworth's Delegated Underwriting for MI (EXCEL)<br/>11:00 AM - 12:30 PM</p> |   |

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