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WHY OUR TRAINING WORKS

Since 2006, the Radian National Training team has helped over 200,000 mortgage professionals expand their skills and gain a competitive edge.

The secret to our success as a training team is the extensive experience each of our training professionals have in the mortgage banking industry. With backgrounds in processing, underwriting, loan servicing, sales, quality control and management, they bring real life experience that adds tremendous value to all of our training sessions. Whether you are exploring something new or honing an existing skill, our trainers have the industry expertise and talent for teaching that make learning fun and easy!

Our goal is to provide mortgage professionals of all experience levels with the opportunity to stay educated and informed. We offer a variety of courses in different formats so that you can participate however works best for you!

In-Person Training

Our in-person training sessions provide the maximum learning experience, right in your own office. Our training programs, designed for mortgage professionals of all experience levels, cover a range of topics that will help you stay educated and informed. Our instructors get rave reviews for presenting complex subjects in a format that is easy to understand, and show you how to immediately apply what you’ve learned. Each instructor-led class includes a case study or interactive exercise to reinforce the learning experience.

Webinar Training

Our interactive webinars allow participants to learn in our virtual environment when in-person training is unavailable. Participants simply access the class using the internet and telephone. Our instructors are skilled at engaging the group to make webinars fun and interactive! And because the online environment allows us to come together without traveling, we are often able to bring you guest experts that add an extra level of value. You can sign up for webinar classes through our monthly webinar calendar, or we can arrange to hold a private webinar for your group.

System requirements: Radian’s webinars have very simple system requirements. All you need is a high speed internet connection and Adobe (Macromedia) Flash software. Flash software is free and can be downloaded from adobe.com.

On-Demand Training

In today’s hectic work environment, mortgage professionals increasingly struggle to fit structured training sessions into their busy schedules. Radian’s suite of on-demand learning solutions provide a range of learning opportunities that you can access at your convenience. Our on-demand offerings cover everything from mortgage banking basics to complex mortgage qualification concepts. Check out radian.biz/training to view our newest offerings!
Analyzing Income for the Self-Employed Borrower

This class provides an in-depth review of the various self-employment entities and the tax forms that are used to report self-employed income. Using the Cash Flow Analysis Form (FNMA Form 1084), participants learn how they can capture the most income for their borrower. Learning is reinforced using a case study. We assist the participants in completing the first year’s income as we progress through various tax forms.

Understanding and Reviewing Appraisals

This interactive class focuses on understanding the Uniform Residential Appraisal Report (URAR) Form 1004. Participants walk through the sections of this form and learn to identify red flags and risk issues. Skills they develop using the 1004 form are transferable to other appraisal forms, making them a snap to review! Learning is reinforced with the review of a case study. Learning is reinforced with the review of a case study for the in-person class.

Detecting and Avoiding Fraud

This lively class focuses on understanding what constitutes fraud – the schemes, hot spots, cost and affect to lenders and communities, and most importantly, how to identify red flags in a mortgage loan file. Participants develop their awareness of fraud by reviewing documents from actual fraud investigations. Discussion includes tips for minimizing fraud risk, which could save their company thousands of dollars in losses. Learning is reinforced using a case study, and participants are tasked with uncovering as many red flags as they can find in this interactive exercise.
Detecting and Avoiding Fraud in Loan Files
‘Detecting & Avoiding Mortgage Fraud in Loan Files’ focuses on understanding what constitutes fraud by reviewing documents, red flags and hot spots. This is an excellent course for those new to the industry or those who need their skills refreshed.

DESIGNED FOR:
Mortgage banking professionals that are new to the industry or who need a refresher.

Webinar
Duration: 60 min

Detecting and Avoiding Fraud Schemes
‘Detecting & Avoiding Mortgage Fraud Schemes’ focuses on understanding what constitutes fraud by reviewing current fraud schemes and hot spots. Participants develop their awareness of fraud by reviewing actual investigated schemes, examining the cost of fraud to lenders and the community, and what to do if fraud is suspected in the file.

DESIGNED FOR:
Mortgage banking professionals that are new to the industry or who need a refresher.

Webinar
Duration: 60 min

The Basics of Income
Attend this orientation to calculating the most basic types of income including: base income, hourly pay structures including overtime, commission and bonus income, and tip income. We’ll also review how to address part time income, employment gaps, unemployment benefits, and contractual employment. Focusing on documentation requirements and explain when income can and can’t be used for qualification will round out this webinar.

DESIGNED FOR:
Participants who want to understand the calculation and documentation of qualifying income.

Webinar
Duration: 60 min

Liquid Assets
Liquid assets include checking accounts, savings accounts, CD’s, gifts, stocks, mutual funds, bonds, stock options and business funds. This course explains how the most common liquid assets work and what documentation is required for conventional mortgage financing. We’ll walk through industry guidelines for liquid assets and show you examples. Finally, we’ll discuss the rules for what you can include, when you can include it, and how to value these assets.

DESIGNED FOR:
Participants who want to understand the calculation and documentation of liquid assets for closing.

Webinar
Duration: 60 min
Beyond Schedule C

We will walk through the tax returns from Schedule E, Part II through the Corporate tax return – connecting the dots along the way for items such as the Section 179 Deduction; how to use “Other” income or losses; how to document “Mortgages, Notes and Bonds Payable in less than one year”, and many other items.

Analyzing Schedule E Rental Income

Not sure how to calculate Rental Income from the Schedule E of the Personal 1040’s? This class will help you to calculate rental income using FNMA’s Form 1037, Form 1038, and 1039 Rental Income Worksheets. We will review the basic logic of reviewing Tax Returns for income/expenses when it comes to rental income. Also, review the FNMA rental worksheets, 1037 and 1038 and compare to Schedule E. Finally, we’ll cover the FNMA rental worksheet 1039 which pertains to rental income on the business tax returns.

Not Your Ordinary Income

Catch this sequel to ‘The Basics of Income.’ Here, we dive deeper into understanding income types that are not your ordinary income. Most of them include a non-taxable portion. We’ll focus on documentation requirements, explain when the income can and can’t be used for qualification, and how to calculate it.

Not Your Ordinary Assets

This session is all about evaluating the less common assets that can be used to obtain funds for closing. We’ll focus on documenting assets that are converted to cash and review those “not so ordinary” instances that generate cash to close, such as tax refunds, real estate commissions, relocation credits and 1031 exchanges. There is also a review of documentation requirements and practical examples along the way.

DESIGNED FOR:
Anyone who wants to understand the calculation and documentation of less common income types.

Webinar
Duration: 60 min

DESIGNED FOR:
Anyone who wants to understand the calculation and documentation of less common assets for closing.

Webinar
Duration: 60 min

DESIGNED FOR:
This class is for the experienced mortgage banker, and will deliver a high level discussion of business tax returns.

Webinar
Duration: 60 min

DESIGNED FOR:
Mortgage professionals who are new to calculating Schedule E income, or would like a refresher.

Webinar
Duration: 60 min
TECHNICAL TRAINING

Blueprint for Taking a Quality Application
Are you looking for a way to close more loans, develop better relationships with your processors and underwriters and reduce surprise requests of your borrowers? Taking an application is just like creating the blueprint for a new home. Complete, quality information ensures everyone knows the plans for successful execution. Join us to learn why certain information is required, how an AUS decision is impacted, and key questions you can ask to help your borrower feel more open to sharing financial details.

DEIGNED FOR:
Loan Officers, Processors and other mortgage professionals.

Webinar
Duration: 90 min

Reviewing Rural Property Appraisals
In this webinar, we will clarify the types of rural properties that are acceptable per FNMA. We will also review the guidance for distance of comparable properties and clarify some facts regarding what is acceptable or not. Learning will be reinforced with some scenarios from FNMA.

DEIGNED FOR:
Anyone who wants to better understand Rural Property Appraisals.

Webinar
Duration: 60 min

Manufactured Home Appraisal Analysis
What is a manufactured home? This webinar will discuss the various types of manufactured homes as well as the areas of the Manufactured Home Appraisal that require specific information regarding this type of property. We will also provide information to help you understand what a data plate and red tag is.

DEIGNED FOR:
Anyone who wants to better understand Manufactured Home Appraisals.

Webinar
Duration: 60 min

Understanding and Reviewing Condo Appraisals
This class focuses on understanding the Uniform Residential Appraisal Report (URAR) Form 1073. Participants will walk through the sections of this form and learn to identify red flags and risk issues unique to condominium properties.

DEIGNED FOR:
Mortgage professionals who are experienced in reviewing the appraisal form 1004 and who seek to learn more about analyzing condominium appraisals.

Webinar
Duration: 60 min
Foundations On-Demand Learning

Introducing Radian’s newest video learning curriculum for full spectrum learning, ranging from fundamentals to advanced concepts! Designed specifically for busy mortgage professionals, this virtual learning solution delivers a rich curriculum of high quality, engaging courses to provide core knowledge and insights needed for your role in the industry. Best of all, Foundation courses are optimized for modern adult learning, allowing you to easily practice and apply new concepts.

Designed to support a range of learning needs:

For New Employees:
Courses that provide an introduction to the mortgage industry, laying the groundwork for a successful career. These courses are a great way to on-board, or supplement your company’s existing training.

For Experienced Professionals:
Courses that provide additional insight into the complexities of the mortgage industry, helping to further advance ones career. Ideal for cross-training on different topics or refreshing their knowledge.

Interactive Course Offerings
» Mortgage Fundamentals
» Basics of Income
» Not Your Ordinary Income
» Liquid Assets
» Not Your Ordinary Assets

Program Highlights
» Easy and direct access to our online library of interactive courses, available anytime, anywhere.
» Supplemental activities designed to reinforce important concepts and immediately apply them.
» Short videos delivered by our expert training team are designed to maximize the learning experience for adults.
» Workbooks and training material that presents each topic in a memorable way to make learning fun and engaging.
**SALES TRAINING**

**Sell Like a Rockstar**

Rock Stars focus on connecting to their audience through their words and actions. They feed off their audience’s energy. They speak in their audience’s language and they work on perfecting their delivery. Rock Stars leave an event with their audience so captivated, they’re singing their songs. During this session you will learn to draw the parallel between the skills a Loan Officer uses and those the Rock Star uses by viewing clips from an actual rock concert. If you are ready to rock your customers, this is the class for you!

**DESIGNED FOR:**
Sales Professionals.

*In-Person*
- Duration: 2 hours
- Class Size: 20+

**Selling in a Purchase Market**

Can your sales team deliver a concise and compelling reason that a real estate agent should do business with your company? Can they convey the successful traits that set them apart from their competition? In this interactive session, your team works through a series of activities that will develop an opening statement or pitch as to why a referral partner should work with you. Set yourself apart and open those doors to future business!

**DESIGNED FOR:**
Sales staff who are interested in boosting sales in their current market.

*In-Person*
- Duration: 2.5 - 3 hours
- Class Size: 20 - 50

**What’s My Communication Style®?**

This lively in-person training session will offer an understanding of how effective communication can improve just about every aspect of your life. 70% of small to mid-size companies claim poor communication is their main problem. Sales teams, Loan Officers and Processors can build a better understanding of their personal and professional communication with the proven training assessment, What’s My Communication Style?

In this session you will:
- Identify your own preference for one of four communication styles covered in the this course: Direct, Spirited, Considerate, or Systematic;
- learn how to “speed read” the communication style of others;
- understand how to “flex” your style for effective communication with your team and your customers.

**DESIGNED FOR:**
Any mortgage professional who wishes to be more successful in their communication with co-workers, business partners, and customers.

*In-Person*
- Duration: 2 - 2.5 hours
- Class Size: 20 - 50
The Power of MI
This session explains the benefits of mortgage insurance (MI) programs and reviews payment options available to borrowers today. The course provides examples for comparing product choices and demonstrates how to determine your borrower’s best options. It reviews BPMI, LPMI, Single Premiums, Split Premiums and financed MI options.

DESIGNED FOR:
Loan Officers or Processors who haven’t originated MI recently.
- In-Person
  Duration: 60 min
  Class Size: 20+
- Webinar
  Duration: 60 min

One Underwrite®
Want to learn more about getting a valid AUS approval when using One Underwrite? This session will cover the GSE’s definition of a valid AUS decision and tips on getting your loan approved and insured by Radian.

DESIGNED FOR:
Loan Officers, Processors and other mortgage professionals who want to know more about AUS approvals.
- Webinar
  Duration: 45 min

Lender Paid Mortgage Insurance
Learn the benefits of lender paid mortgage insurance. The Radian facilitator will explain how LPMI differs from BPMI products. This session provides examples for comparing product choices and demonstrates how to determine your borrower’s best options.

DESIGNED FOR:
Loan Officers, Processors and other mortgage professionals who haven’t originated lender paid mortgage insurance recently.
- Webinar
  Duration: 45 min

All About MI: Tools to Make Your Job Easier
Build customer loyalty by providing your customer with options and guiding them to the best choice for their circumstance. This webinar will show you how to use Radian’s MI tools to identify cost saving options that will differentiate you in the market today.

DESIGNED FOR:
Loan Officers, Processors and other mortgage professionals who want to learn how to use Radian’s MI tools.
- Webinar
  Duration: 45 min
PRODUCT TRAINING

All About Split Premiums
Using a split premium can boost the buying power of your homebuyer. This session explains split premiums, how to read the rate card and the advantages of this product in the current market. This one hour session discusses the flexibility of Radian’s SplitEdge product and how to determine the best options for your customers.

Radian’s Welcome Webinar
This webinar introduces Radian to new partners. However, don’t shy away if you need a refresher. The focus will be around using our Customer Care team, Radian’s 24/7 MI ordering platform MI Online, various tools available on our website, our exclusive One Underwrite® program and other value-adds that make your job easier!

MI: Finding the Path to Homeownership
Purchasing a home can be an overwhelming time for a buyer. Your customer needs you to be the resourceful guide that they can depend on for help. This webinar will prepare you by reviewing multiple loan scenarios, all with different MI options. Join us to learn more about the powerful choices that your customer has and find them the right MI product that can lead them home.
Be The MI Expert
Join us for this session to empower yourself in today’s changing market with mortgage insurance. In this session, we will review multiple MI products that can benefit your borrower. We will compare FHA to conventional MI and give you the tools to help you help your borrower make an informed decision during the home buying process. Learn how to differentiate yourself in the market by becoming the MI expert.

Mortgage Insurance, QM, APR’s and Cancellation
Learn how to decide which Radian Mortgage Insurance product to use for your borrower. We will review how to choose based on LTV, term and interest rate. APR’s, cancellation and QM will also be discussed.

MI Online
Learn how to take advantage of new features and functionality in Radian’s MI Online. We’ll take you on a tour of Rate Quote, MI Ordering and Improved Inquiry Summary.
PROFESSIONAL DEVELOPMENT

Loan Officer’s Checklist for Success

This webinar will review the skills and attitudes it takes to be a successful loan officer. By the end of the session you will have a to-do list that will help you differentiate yourself from your competition, the things you need for success, creating a communication checklist, and the difference between successful and competent salespeople. Are you ready to implement change and reach your next goal?

Optimizing LinkedIn

LinkedIn is the world’s largest professional network with 450 Million global members and over 128 Million members in the US. Are you truly leveraging LinkedIn to keep your name and brand top of mind? Join this webinar to learn practical tips and best practice that will help you optimize LinkedIn to drive sales results!
COMMUNICATION EFFECTIVENESS

**Mars Surface Rover Game**
This session introduces concepts such as interdependence, common goals, and diversity with an out-of-the-ordinary simulation. Specifically designed to develop new teams, rejuvenate established teams, and assist teams in conflict, individuals experience first-hand the difference between group work and teamwork as they work together to construct a rover that can navigate the red planet.

Advanced scheduling is required.
Contact your Radian account manager for more details.

**DESIGNED FOR:**
Mortgage professionals who want to improve their communication skills.

- **In-Person**
  - Duration: 2 hours
  - Class Size: 30 max

**Fantastic Customer Service**
This course is all about delivering stellar service to your customers. Emphasis is placed on developing a loyal customer by setting good expectations, meeting customer’s needs and understanding different personalities. This class is activity based and places an emphasis on group interaction.

**DESIGNED FOR:**
Customer-facing employees.

- **In-Person**
  - Duration: 2 - 2.5 hours
  - Class Size: 20 - 50

**What’s My Communication Style®**
This lively in-person training session will offer an understanding of how effective communication can improve just about every aspect of your life. 70% of small to mid-size companies claim poor communication is their main problem. Sales teams, Loan Officers and Processors can build a better understanding of their personal and professional communication with the proven training assessment, What’s My Communication Style?

In this session you will:
Identify your own preference for one of four communication styles covered in the this course: Direct, Spirited, Considerate, or Systematic; learn how to “speed read” the communication style of others; understand how to “flex” your style for effective communication with your team and your customers.

**DESIGNED FOR:**
Any mortgage professional who wishes to be more successful in their communication with co-workers, business partners, and customers.

- **In-Person**
  - Duration: 2 - 2.5 hours
  - Class Size: 20 - 50