# TABLE OF CONTENTS

**OUR ACTIVE LEARNING OPTIONS** ................................................................. 3

**BUILDING TECHNICAL KNOWLEDGE** ..................................................... 4

- Income ........................................................................................................... 4
- Assets .............................................................................................................. 7
- Fraud ............................................................................................................. 9
- Appraisals ...................................................................................................... 10

**INDUSTRY INSIGHTS: PRODUCTS & PROGRAMS** ...................................... 12

**SALES EFFECTIVENESS & COMMUNICATION SKILLS** ........................... 15

- Sales Effectiveness ...................................................................................... 15
- Communication Skills .................................................................................. 19
OUR ACTIVE LEARNING OPTIONS

Here’s your chance to experience Radian’s industry leading training that has helped over 300,000 mortgage professionals expand their skills and gain a competitive edge.

Our programs are designed in a variety of formats to allow you to choose the best fit for your learning needs and busy schedule.

**IN-PERSON**
Our in-person sessions provide the maximum learning experience right in your own office.

**KEY HIGHLIGHTS**
- Training content designed for mortgage professionals of all levels
- Includes interactive exercises, group discussions and real life skills practice
- 30+ participants per course, for larger groups please speak to your account manager so we can make accommodations

**WEBINARS**
Our webinars optimize your learning experience by providing you the opportunity to attend in an online environment.

**KEY HIGHLIGHTS**
- Live instructor-led webinars that are fun and interactive
- Guest speakers and industry experts on relevant and timely topics in the industry
- Over 20 public webinars scheduled monthly, with options for private sessions for larger organization

**ON-DEMAND**
Our on-demand courses are optimized for modern adult learning, delivering smaller amounts of information.

**KEY HIGHLIGHTS**
- Short webinars and recorded sessions delivered by our expert training team
- Industry experts providing insight on relevant and timely topics
- Comprehensive curriculums designed from Mortgage Foundation to Sales Effectiveness
- Workbooks and tools that you can use to apply what you’ve learned
BUILDING TECHNICAL KNOWLEDGE

Income

The Basics of Income
Who Should Attend: Loan Officers, Processors, or Underwriters

Attend this foundational session to learn how to calculate the most basic types of income including: base income, hourly pay including overtime, commission, bonus income, and tip income.

In this course you will learn to:
• Calculate base pay and discuss the nuances of including additional income sources, such as overtime, commissions and bonus pay
• Document income based on GSE requirements and when to compare to your company’s guidelines
• Analyze the VOE to assess the borrowers pay history and employment status for the purposes of income qualification
• How to address part time or secondary income types, employment gaps, unemployment benefits and contractual employment
• Gain a deeper understanding of the risk levels associated with income and employment

Not Your Ordinary Income
Who Should Attend: Loan Officers, Processors or Underwriters

Catch this sequel to The Basics of Income for an introduction into more complex income types that can be used to qualify your borrower, including non-taxable income.

In this course you will learn to:
• Understand the GSE requirements for documentation of Social Security, Child Support, Alimony, Military Income, Disability, and Retirement income
• The importance of establishing stability, predictability and continuance of these complex income sources as they relate to the risk of the loan
• Calculate and gross-up non-taxable income sources
Analyzing Income for SEB Borrower

Who Should Attend: Loan Officers, Processors or Underwriters

Let us simplify this intricate subject matter by attending one of our interactive workshops. Our customers tell us that we have a knack for making SEB analysis easy to understand and retain.

In this session you will learn to:

- Analyze personal tax returns and all schedules with a focus on self-employed business entities, including LLCs. This includes Schedule C, K-1, 1065, 1120s, 1120, 1125e
- Utilize the FNMA 1084 Cash Flow Analysis Form to streamline your final income calculation and ensure accuracy
- Understand recurring and nonrecurring income and loss
- Understand when a liquidity test is needed and how to calculate liquidity using the “Current Ratio” formula as well as provide other common liquidity ratio approaches
- Apply what you have learned through an interactive Cash Flow Analysis Case Study utilizing tax returns and supporting schedules
BUILDING TECHNICAL KNOWLEDGE

Income

Beyond Schedule C

Who Should Attend: Loan Officers, Processors or Underwriters experienced in analyzing Personal Tax Returns

Our Self-Employed Borrower workshop for those looking for a more condensed, advanced focus on business tax returns for the purposes of mortgage qualification.

In this session you will learn to:

• Analyze tax returns from Schedule E Part II through the corporate tax return. This includes a review of the K-1s, 1065, 1120s, 1125e, & 1120 forms
• Utilize the FNMA 1084 Cash Flow Analysis Form to simplify your income calculation
• Understand recurring and nonrecurring income and loss, as well as Ordinary Income vs. Distributions
• Understand when a liquidity test is needed and how to calculate liquidity using the “Current Ratio” formula as well as provide other common liquidity ratio approaches

Analyzing Schedule E Rental Income

Who Should Attend: Loan Officers, Processors or Underwriters

If you are newer to calculating rental income or a seasoned pro looking for a fresher, this session will provide you with a laser focused review of rental income as it applies to a mortgage approval.

In this session you will learn to:

• Understand the basic industry guidelines for calculating income and expenses when it derives from rental income
• Calculate rental income using the Schedule E of the Personal Tax Returns
• Utilize the FNMA Rental Income Worksheets - Form 1037 for Principal Residence or 2-4 unit properties, Form 1038 for Investment Property(s), and Form 1039 for Investment Property(s) owned by a Business Entity to calculate monthly rental income to use in a mortgage transaction
Assets

Liquid Assets
*Who Should Attend: Loan Officers, Processors or Underwriters*

This is the perfect session for any mortgage professional looking to build their knowledge of the most common asset types used to qualify your borrowers.

In this session you will learn:
- Liquid assets needs specific to the mortgage transaction – Down Payment, Closing Cost and Reserves
- To evaluate and sources funds for commonly used liquid assets – checking accounts, savings accounts, CDs, gift funds, stocks or bonds and business funds
- Industry and GSE guidelines for documentation, verification and sourcing of funds with a focus on red flags
- Eligible and Ineligible Assets

Not Your Ordinary Assets
*Who Should Attend: Loan Officers, Processors or Underwriters*

Catch this sequel to Liquid Assets for an introduction into less common assets that can be used in a mortgage transaction.

In this session you will learn:
- To evaluate the less common asset that may be used in the mortgage transactions - tax refunds, real estate commissions, life insurance payments, bridge loans, and loans against life insurance or retirement funds. Lease-to-Purchase escrow accounts are also discussed
- Industry and GSE requirements for document requirements for each asset type with a focus on red flags
- To differentiate between documentation and qualification requirements for borrowers selling an asset or taking a loan against an asset
FEATURED TRAINING PROGRAM

Foundations On-Demand

Radian’s 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.

New to the Industry

Courses that provide an introduction to the mortgage industry, laying the ground work for success. Get started with our MORTGAGE FUNDAMENTALS curriculum to begin building your knowledge. Courses include:

- The Mortgage Process
- Escrow Components
- LTV: Loan To Value
- Loan Products
- Three C’s – Credit, Capacity, Collateral
- Mortgage Fraud Fundamentals

More Technical Roles

Courses that dive into the complexities of mortgage approval, calculation and documentation. Check out our library of interactive courses designed to cultivate additional skills and refresh your knowledge base.

- 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.
- Short videos delivered by our expert training team are designed to maximize the learning experience for adults.
- Supplemental activities designed to reinforce important concepts and immediately apply them.

www.radian.biz/foundations
Detecting and Avoiding Fraud
*Who Should Attend: Loan Officers, Processors, Underwriters, Closers*

Fraud costs the mortgage industry billions of dollars each year? This interactive live session will prepare you to better understand what constitutes mortgage fraud, how to identify it and how to prevent it.

In this session you will learn:
- Various red flags found in income, asset, credit, appraisal, and closing documentation, using real life examples
- Impacts and nuances of the common mortgage fraud schemes
- Tools for fraud prevention and actions that you can take after discovering a red flag
- To apply what you’ve learned using an real case study provided by Radian’s Fraud Investigators

Detecting and Avoiding Fraud in Loan Files
*Who Should Attend: Loan Officers, Processors, Underwriters, Closers*

Attend this foundational session to better understand mortgage fraud by reviewing real documents.

In this session you will learn:
- The motivation behind mortgage fraud, trends and hotspots.
- How to recognize various red flags found in income, asset, credit, appraisal, and closing documentation
- The costs and trends of mortgage fraud and how they impact the communities we live and work in
- Your next steps after discovering a red flag and tools you can use to help prevent fraud

Detecting and Avoiding Fraud Schemes
*Who Should Attend: Loan Officers, Processors, Underwriters, Closers*

Fraud schemes are getting more sophisticated and more costly. We will focus on what Fraud Schemes you might see in your loan files.

In this session you will learn:
- About the most common mortgage fraud schemes
- Who the participants of these schemes include and what red flags you might find in your loan files
- What steps you should take if you identify a red flag or suspect a fraud scheme
BUILDING TECHNICAL KNOWLEDGE

Appraisals

Understanding and Reviewing Appraisals

Who Should Attend: Underwriters, Processors, Appraisal Specialists, Loan Officers

A well done appraisal report might take you through some twists and turns but the ending should not surprise you. Let our team walk you through the 1004 (Uniform Residential Appraisal Report)—and show you how it is like reading a story.

In this session you will learn:

- To navigate the 1004 appraisal report and key areas of focus
- The ratings and abbreviations that are found throughout the report
- How a neighborhood is defined and how the 1004MC (Market Condition Addendum) should be reviewed
- What is considered a good comparable in terms of distance, date of sale, location, and overall adjustments made
- The Paired Sales Analysis method of determining value
- To identify red flags throughout the and understand the implications for potential fraud
- For the In-Person class, the learning will be reinforced with a case study

Understanding and Reviewing Condo Appraisals

Who Should Attend: Underwriters, Processors, Appraisal Specialist, Loan Officers

Condominium sales have become more common over the past decade. This means you will see more Individual Condominium Unit Appraisal Reports in your loan files.

In this session you will learn:

- Key areas of the 1073 that differ from the 1004 appraisal form
- Why condominium appraisals focus on the entire project as well as the unit being financed
- Specific red flags that apply to the 1073 appraisal report
- What is considered a good comparable in terms of distance, date of sale, location, and overall adjustments made
- How special assessments and HOA budgets may impact the marketability of the subject property
Appraisals

Review Rural Property Appraisals

Who Should Attend: Underwriters, Processors, Appraisal Specialist, Loan Officers

Rural property appraisals can be complicated. In this session we combine Fannie Mae guidelines and active group dialog to simplify this appraisal report.

In this session you will learn:
• The guidance for distance of comparable properties as these can be much more difficult when reviewing rural properties
• To clarify facts and fiction of what FNME considers an acceptable property
• How to distinguish an acceptable property from real FNME scenarios

Webinar
Duration: 1 Hour

 Manufactured Home Appraisal Analysis

Who Should Attend: Underwriters, Processors, Appraisal Specialists, Loan Officers

Manufactured homes have seen an increase of production over the past decade.

In this session you will learn:
• The primary characteristics of a manufactured home
• How the "Red Tag" and HUD Data Plate are specific to for manufactured homes
• The differences between the 1004C (Manufactured Home Appraisal Report) and which sections should be reviewed

Webinar
Duration: 1 Hour
INDUSTRY INSIGHTS: PRODUCTS & PROGRAMS

Conforming Loan Structuring: Strategies to Win
Who Should Attend: Loan Officers

There are so many options available to you and your borrower, but which is the best one? Learn how Radian’s MI products can help you get your borrower into the home of their dreams.

In this session you will learn to:
• Understand each MI product that Radian offers and how they can benefit your customer
• Determine the best strategy for selling products and closing more loans
• Use Radian’s top notch tools to work the best deal for your customer
• Work on different solutions that will drive more business

Be the MI Expert
Who Should Attend: Loan Officers & Underwriters that are new to the industry

Do you know how to utilize it to your advantage so you can close more loans? In this session, we will review multiple MI products that can benefit your borrower.

In this session, you will learn to:
• Compare FHA to Conventional MI
• Use the tools Radian offers to help your borrower understand MI
• Differentiate yourself using MI to make better loans

All about Split Premiums
Who Should Attend: All Mortgage Professionals interested in learning more about mortgage insurance (MI) payment options

Using a split premium can boost the buying power of your homebuyer.

In this session you will:
• Demonstrate how to read the rate card
• The advantages of this product in the current market
• The flexibility of Radian’s SplitEdge product and how to determine the best options for your customers
BP Singles
*Who Should Attend: Loan Officers and Underwriters*

Leveraging Radian’s New BP Single Premiums Radian’s new lower borrower-paid (BP) Single premium rates mean a variety of benefits for you and your borrowers. Join us to learn how you can get the most out of this product.

In this session you will learn:
- Product details, including how BP Single premiums are structured
- All the ways BP Single premiums can benefit you and your borrowers
- How the QM rule affects BP Single premiums
- The right scenarios to leverage BP Single premiums

Lender Paid Mortgage Insurance
*Who Should Attend: Loan Officers and Underwriters*

Let our experts teach you the features and benefits of Lender Paid Mortgage Insurance (LPMI) compared to Borrower Paid Mortgage Insurance (BPMI).

In this session, you will learn to:
- Review the features and benefits of LPMI
- Discuss the differences between LPMI to BPMI
- Compare scenarios of each product so that you understand when LPMI is the best solution for your borrower

MI Online
*Who Should Attend: All Mortgage Professionals who wish to learn how to order MI through Radian’s MI Online*

Radian’s MI Online has an abundance of new features and functionality designed to help meet your MI and contract underwriting needs.

In this session you will:
- Gain an in-depth overview of the features and functionality that makes ordering MI through Radian quick and easy.
- Get a tour of Rate Quote, MI Ordering and Improved Inquiry Summary
INDUSTRY INSIGHTS: PRODUCTS & PROGRAMS

HomeReady®: Get the Low Down
Who Should Attend: Loan Officers

Learn the basics of Fannie Mae's HomeReady® product while also learning more about how you can use the product to drive more business.

In this live session or our four part on-demand series, you will learn:
• The features, income eligibility and guidelines of HomeReady®
• Benefits of the reduced MI coverage requirements for HomeReady®
• How to use HomeReady® to show your real estate partners how to grow their market with new resources and tools.
• How to combining Radian's MortgageAssure® with HomeReady™ can create a unique value proposition for your borrower.

Home Possible®: Endless Possibilities
Who Should Attend: Loan Officers

Learn how to make the dream of homeowners come true with FreddieMac's Home Possible® and Home Possible® Advantage.

In this session you will learn:
• The unique advantages and guidelines of the Home Possible® program
• To use the pricing and MI structures to help you originate more loans
• Why combining Radian's MortgageAssure with Home Possible® will differentiate you with your borrowers

Build your Referral Business with HomeReady®

Once you’ve understand the guidelines, features, and benefits of the products, learn how to market HomeReady® in this short video.

WATCH NOW
SALES EFFECTIVENESS & COMMUNICATION SKILLS

Sales Effectiveness

Selling in a Purchase Market

*Who Should Attend: Loan Officers, Sales Professionals & Sales Leaders*

Can your sales team deliver a concise and compelling reason that a real estate agent should do business with your company? Let our expert teach you how to remain competitive, engage with realtors and close more loans in a purchase market.

In this interactive session built for teams, you will learn to:

- Develop an opening statements and pitches for attracting referral partners
- Key engagement techniques to set yourself apart in a purchase market and open those doors to future business!

Selling in a Rising Rate Market

*Who Should Attend: Loan Officers, Sales Professionals & Sales Leaders*

Rates are rising! When was the last time you sold an Adjustable Rate Mortgage (ARM)? Now is the time to understand how the ARM works, but more importantly to learn how to have the appropriate conversation with your customer.

In this session you will learn to:

- Be more consultative when discussing the benefits of an ARM
- Understand the basics of how an ARM works
- Determine the best opportunity to sell an ARM
SALES EFFECTIVENESS & COMMUNICATION SKILLS

Sales Effectiveness

Blueprint for Taking a Quality Application
Who Should Attend: Loan Officers & Processors

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.

In this session you will learn:
- Which information is required to take a quality application
- How an AUS decision is impacted
- Engagement techniques and probing questions to help your borrower feel more open to sharing financial details

Loan Officer’s Checklist for Success
Who Should Attend: Loan Officers

To be a successful loan officer it takes tenacity, organizational skills, and the right attitude. It also requires strong skills and time management and knowing when and how to engage with your customers. We all have areas of opportunity and we’re here to help!

In this session you will learn to:
- How to create an organized to-do list that will help you differentiate yourself from your competition
- Uncover key points of engagement with the customers during the buying process
- Differentiate between successful and competent salespeople
SALES EFFECTIVENESS & COMMUNICATION
Sales Effectiveness

Optimizing LinkedIn
*Who Should Attend: Loan Officers, Sales Professionals, & Sales Leaders*

LinkedIn is the world’s largest professional network with 450 Million global members and over 128 Million members in the US. You’ll learn tactics specific to LinkedIn, but you’ll find that the brand and marketing lessons are transferable to your other social media platforms as well.

In this session you will learn:
- The impact of that social media and your personal brand can make on a homebuyer’s or referral partner’s decision to do business with you
- 10 easy steps to optimize your LinkedIn Profile to gain greater sales success
- How to frame your story and message through your experience and summary to engage your target audience
- Practical tips and best practices for responsible posting, becoming active and smart networking

In-Person
Duration: 2 Hours

Webinar
Duration: 1.5 Hours

**ELEVATE**
SALES EFFECTIVENESS
powered by
RADIUS

Designed with the busy sales professional in mind. This mobile-enabled web portal lets you keep your pulse on industry trends, products, & sales strategies through quick hit videos and other learning resources.

www.radian.biz/elevatetraining
SALES EFFECTIVENESS & COMMUNICATION

Sales Effectiveness

Connecting to Close:
Emotional Intelligence for Top Producers
Who Should Attend: Loan Officers, Sales Professionals, & Sales Leaders

How do you get more referrals, fuel your pipeline and close more quickly in today’s competitive market? Industry experts say the key is your ability to make connections with people and to foster deeper relationships. Research will tell us your Emotional Intelligence is a driving factor in your ability to do this!

In this interactive session you will:
• Gain a deeper understanding of EI and the critical role it plays in creating the right connections with your customers and referral sources.
• Leave armed with the industry’s best tips and tools to help you strengthen your relationships
• Increase your communication capability and laser focus on language that builds trust

Emotional Intelligence: The Top Producer’s Mindset
Who Should Attend: Loan Officers, Sales Professionals, & Sales Leaders

Perfect for larger sales rallies and annual meetings, when the full Connecting to Close: Emotional Intelligence to Top Producers workshop may be time prohibitive.

In this short sales focused session, you will explore:
• The science of Emotional Intelligence and how it impacts sales effectiveness.
• How to use the awareness of emotions to influence customer and referral partners creating a stronger connections with you
• To better understand the link between your emotions and the drivers that foster your personal success more broadly
SALES EFFECTIVENESS & COMMUNICATION SKILLS

Communication Skills

Fantastic Customer Service

*Who Should Attend: All Mortgage Professionals, Customer-Facing Employees*

Uncovering the needs of your customers and knowing when and how to engage with them is the key to delivering stellar service. This lively workshop provides you with the best technique and tools to communicating with internal and external customers.

In this interactive session you will learn:
• Techniques for delivering outstanding customer services
• Strategies to develop customer loyalty by setting the right expectations
• How to understand customers needs by identifying how to work with a variety of personalities

Mars Surface Rover Game

*Who Should Attend: All Mortgage Professionals*

This session introduces concepts such as interdependence, common goals, and diversity with an out-of-the ordinary simulation.

In this session, specifically designed for teams, you will learn to:
• Rejuvenate established teams through problem-solving activities
• Differentiate between group work and teamwork
• Manage conflict through problem-solving and thought provoking activity as you work with a team to construct a rover that can navigate the red planet

What’s My Communication Style

*Who Should Attend: All Mortgage Professionals*

This lively in-person training session will offer an understanding of how effective communication can improve just about every aspect of your life.

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