



June 2017 Training Calendar

Mon	Tue	Wed	Thu	Fri
May 29 Memorial Day	May 30 Pricing Wizard 1pm Motion Mobile 1:30pm	May 31	1 Motion 10am Basics of Mortgage Insurance (MI) 11am	2 Contract Processing 11am Motion 12pm
5 Asset Review 11:30am Understanding TRID Disclosures 2pm	6 Low Down Loans 3pm	7 Motion 11am Calculating Income 1pm	8 Taking a Loan Application 1pm	9 1x Close Construction to Perm 11am Motion 12pm
12 Generate Initial Disclosures & E Deliver in Motion 11am VA Loan Processing 1pm	13	14 Reviewing Appraisals 1pm	15 Motion 10am Self Employed Personal Tax Returns 3pm	16
19 The NEW 1003 12pm	20 Motion 12pm 1x Close Construction to Perm 1pm	21 FHA Sponsored Origination 11am Contract Processing 12pm	22 Motion 2pm Pricing Wizard 3pm	23 Loan Product Advisor (LPA) 11am
26	27 Self Employed Business Tax Returns 3pm	28 Understanding Millennials 3pm	29	30 Setting goals for LO's 2pm

NOTE: All webinars are in Eastern Time (Central -1hr, Mountain -2hr, Pacific -3hr)

*Internet Connection and either speakers or phone dial in required for webinars. All of these classes are FREE!
 If you do not see a class on this month's calendar look for it again soon!!*



Asset Review (1 hour) This 60 min session is all about evaluating the less common assets that can be used to obtain funds for closing. We'll primarily focus on documenting assets that are converted to cash: either by selling an asset or taking a loan against it.

Calculating Income (1 hour) This session contains information about non self employed borrowers. We'll focus on documentation requirements; explain when the income can and can't be used for qualification and how to calculate it.

Contract Processing (45 minutes) Need to focus more on originating loans and let us process your loans? We can process all your files or only certain ones- it's up to you. This session will discuss how to submit a loan to Contract Processing within Crescent's new system MOTION.

E-Sign in Motion (45 minutes) Use Motion to generate your early disclosures and use our E-Sign program for free! This session will show how to disclose, track and stay in compliance all within Motion.

FHA Processing (1½ hours) Join us as we discuss FHA lending. Topics of discussion will include Origination, Processing, File Submission, Forms, recent Mortgagee Letters and FHA's Lender Approval. *(This session will be offered by webinar again soon)*

FHA Sponsored Originator (30 min) Review of FHA's requirements on how to originate and close loans as a Sponsored Originator. We will discuss terms of business and file flow including compliance with MDIA, RESPA & Appraisal Independence.

Generate Initial Disclosures (30 minutes) If you are using Motion as your LOS or would like to use Motion to generate your initial disclosures then join us as we take a look at the Loan Estimate and how to generate your initial disclosures.

Loan Product Advisor (30 minutes) Discussion of Freddie Mac's new Loan Product Suite including the updated LP to LPA.

Low Down Loans (30 minutes) Have potential borrowers with only small down payment amounts? Do you know what their options are? We will discuss loan programs with little or no down payments and how to determine which is best for your borrower.

Motion (1 hour) *Welcome to Crescent!* This session will review the basics of doing business with Crescent including an overview of our online system MOTION. We will discuss Importing/Creating loans, Credit and AUS options, Submitting your loan to Crescent for Underwriting and Generating your Closing Docs. We will also discuss other services available within Motion.

Motion Mobile (15 minutes) Check out our new mobile site! We will look at the benefits and features of using Motion on the go!

Mortgage Insurance (MI) Basics (30 minutes) get acquainted with the basics of mortgage insurance. You'll learn to: consider, compare and conclude which options are best for borrowers; understand what MI is and how it works; and how to calculate MI rates.

Pricing Wizard (20 minutes) Learn to Price, check eligibility, and lock loans with in Motion!

Prioritizing for LO's (1 hour) Learn how to prioritize more strategically. Participants will learn how to probe and ask better questions. A traditional method for establishing priorities will be covered. Learners will discover a new method of determining what to work on next. Participants will learn how to give others their priorities. A five part model will be shared on how to influence others.

Reviewing Appraisals (1 hour) 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

Rural Development (RD/USDA) (1 hour) - Want to qualify more borrowers for purchase programs? Need to know about RD's fees? Join us as we discuss how to originate and process RD loans. *(This session will be offered by webinar again soon)*

Self Employed Business Tax Returns (1½ hours) This comprehensive webinar shows you how to dig deeper through business tax returns to develop a clearer picture of your self-employed borrower's income and business financial standing. As we analyze the details of the business returns, the course assumes an understanding of the basic fundamentals for analyzing tax returns such as recurring vs. nonrecurring income/loss; depreciation, noncash expenses and how they affect cash flow

Self Employed Personal Tax Returns (1½ hours) This comprehensive training webinar takes you step-by-step through a self-employed borrower's personal tax returns. Defining common terms and theories such as nonrecurring vs. recurring, depreciation and other noncash expenses will help you to develop a clearer picture of your self-employed borrower's financial standing.

Setting Goals for LO's (1hour) Learn ways to use the S.M.A.R.T. process to increase individual goal setting skills

Taking a Loan Application (1hour) Are you looking for a way to close more loans, develop better relationships with your processors and underwriters and reduce the 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

Understanding Millennials (1hour) Get tips and techniques that will help you better understand and effectively communicate with baby boomers, Gen Xers and millennials. In this hands-on course, participants will learn how to develop communication strategies for each of these groups.

Understanding TRID Disclosures (1hour) A basic review of the TILA & RESPA Integrated Disclosures and how they are used to communicate with borrowers.

Veterans Administration (VA) (1½ hours) There are more and more Veterans eligible for the VA loan. Our session will discuss who is eligible and how to process a VA loan with Crescent. We will look at examples of VA specific forms and how to complete them and submit your file to underwriting.

1xConstruction Perm (1 hour) If you can fund your customers construction loan and want to lower their overall closing cost while helping them obtain permanent financing when the home is complete then you need to know about our One time Construction to Perm loan options!

See Calendar above for dates and times. Click on class in the calendar for link to register. Email Training@crescentmortgage.net for assistance

