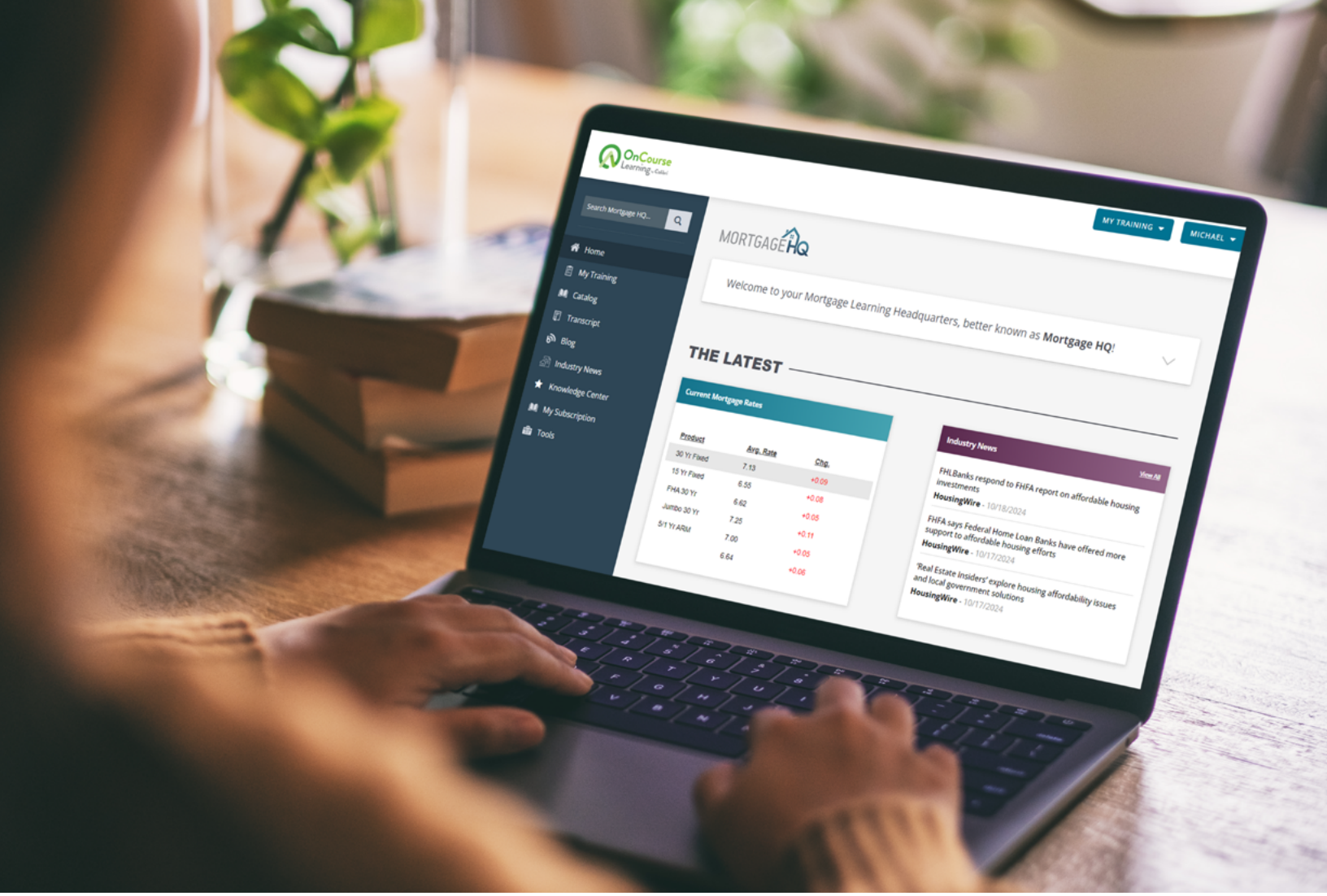

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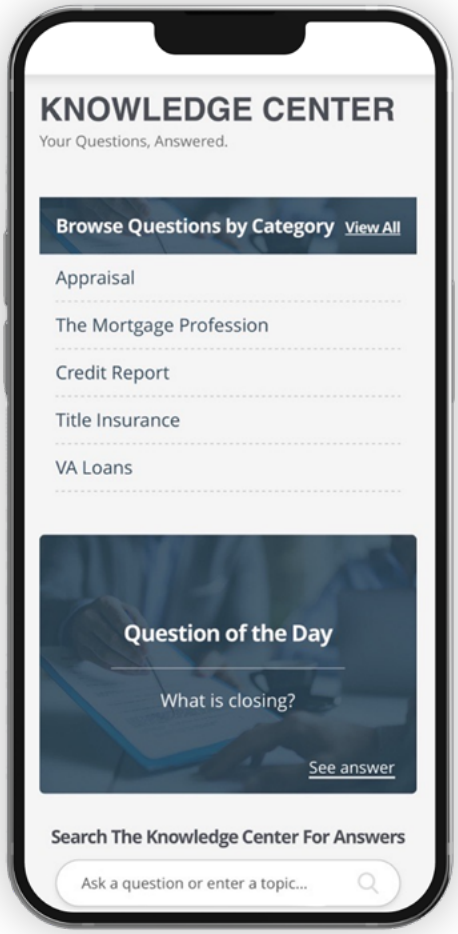

*Courses are subject to change

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What is an E3 Course?

Our new E3 course format includes animation, video, infographics and a variety of role based scenarios for an efficient, effective and engaging learning experience. Contact us to get these courses added to your current packages.

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Building Client Relationships
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Identify the Opportunity
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Managing a Sales Team
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Ongoing Engagement
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Rate Doesn't Matter™
Sales Communication Skills
Sales Preparation & Planning
Setting Sales Appointments
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Compliance Basics

A Borrower's Right to Privacy in a Mortgage Transaction

30 Minutes

Privacy rights are a significant concern for mortgage professionals who are involved in the solicitation, origination, processing, closing and servicing of mortgage loans. Multiple laws protect the privacy of borrowers, and violation of these laws can result in serious liability. The following course reviews the privacy laws that protect borrowers from the time they receive a solicitation for a mortgage loan until their loans are repaid. It also discusses the actions that are necessary to maintain compliance with privacy laws, which are an ongoing concern for mortgage professionals.

A Borrower's Right to Privacy in a Mortgage Transaction ~ E3

40 Minutes

Privacy rights are a significant concern for mortgage professionals who are involved in the solicitation, origination, processing, closing and servicing of mortgage loans. Multiple laws protect the privacy of borrowers, and violation of these laws can result in serious liability. This course reviews the privacy laws that protect borrowers from the time they receive a solicitation for a mortgage loan until their loans are repaid. It also discusses the actions that are necessary to maintain compliance with privacy laws, which are an ongoing concern for mortgage professionals.

AML/BSA - Anti-Money Laundering/Bank Secrecy Act ~ E3

45 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution. The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. Within the framework of the BSA, this course also discusses the key elements of an anti-money laundering (AML) compliance program, which is required for all financial institutions.

Currency Transaction Reports (CTRs) ~ E3

30 Minutes

The Bank Secrecy Act (BSA) and related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, financial institution employees must be able to recognize when cash transactions trigger a Currency Transaction Report. This course defines large currency transactions, discusses aggregation rules and expands on the CTR exemption process.

Fair Credit Reporting Act (FCRA)

60 Minutes

The Fair Credit Reporting Act (FCRA) was enacted in 1970 to improve accuracy, impartiality, privacy, and fairness in credit reporting. This course explores FCRA and its regulatory authority and applicability. Students will learn the significance of its provisions, the rights of consumers to protect themselves and their information and compliance procedures and concerns under the law.

Fair Credit Reporting Act (FCRA) ~ E3

30 Minutes

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information.

Fair Lending Laws Overview

30 Minutes

This course provides participants with an overview of the history and goals of fair lending laws. This includes information about the current requirements of fair lending laws, legislative and regulatory updates, a review of amendments made by the Dodd-Frank Act to fair lending laws and more. This course has been revised and completely updated to incorporate CFPB rule changes, and provides students with the most up-to-date information available regarding fair lending laws in the mortgage marketplace.

Fair Lending Overview ~ E3

20 Minutes

This course is intended to provide you with basic fair lending concepts as well as a general understanding of the fair lending laws' requirements and the corresponding penalties in breaking these laws.

Home Mortgage Disclosure Act (HMDA)

20 Minutes

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975 to discourage creditors from denying loans to qualified applicants because of personal characteristics like race and sex, and to encourage lending institutions to provide loans to consumers in their communities. HMDA requires covered institutions to submit reports about their mortgage lending activities to help citizens and public officials determine whether community housing needs are being met. This course will review HMDA and its provisions, the legal and ethical importance of its reporting and disclosure requirements, as well as updated reporting requirements for covered entities.

Homeowners Protection Act (HPA)

15 Minutes

Congress passed the Homeowners Protection Act (HPA) in 1998 to facilitate the cancellation of private mortgage insurance (PMI). This course provides a review of the provisions of the Homeowners Protection Act, including definitions of key terms, the scope and coverage of the law, disclosure requirements, guidelines for compliance and more.

Homeowners Protection Act (HPA) ~ E3

20 Minutes

This course provides a review of the provisions of the Homeowners Protection Act (HPA), including definitions associated with the Act, identification of entities covered by its provisions, disclosure requirements, guidelines for compliance with the HPA, and penalties for violations.

Suspicious Activity Reporting (SAR) ~ E3

30 Minutes

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

Suspicious Activity Reports - Red Flags for Lenders ~ E3

15 Minutes

The Federal Financial Institutions Examination Council's (FFIEC's) BSA/AML Examination Procedures provide examples of potentially suspicious activities, or "red flags," for both money laundering and terrorist financing. Red flags may help financial institutions recognize possible money laundering and terrorist-financing schemes. This course will introduce you to various examples of red flags relevant to your role at your financial institution.

Equal Credit Opportunity Act (ECOA)

30 Minutes

In 1974, Congress enacted the Equal Credit Opportunity Act (ECOA) to eliminate discriminatory treatment of credit applicants. ECOA and its regulations, known as Regulation B, are intended to promote the availability of credit to all creditworthy applicants regardless of gender, race, color, religion, national origin, marital status, age, or the fact that the applicant receives income from a public assistance program or has exercised his/her rights under the Consumer Credit Protection Act. This course provides a review of ECOA's requirements, including protected classes, disclosure requirements, special purpose credit programs and more.

Real Estate Settlement Procedures Act (RESPA)

30 Minutes

This course will review the requirements of the federal Real Estate Settlement Procedures Act (RESPA). With a focus on preventing the charging of unearned fees and illegal exchange of kickbacks and things of value, RESPA is a vital mortgage lending law, and compliance is essential to successful business. Course participants will review the purpose and goals of RESPA, its requirements and prohibitions and penalties for violations.

Real Estate Settlement Procedures Act (RESPA) ~ E3

30 Minutes

This course will review the requirements of the federal Real Estate Settlement Procedures Act (RESPA). Newly updated to incorporate recent rule changes by the CFPB, this course includes the most up-to-date information available regarding RESPA and its requirements, including those related to disclosures, servicing, fee prohibitions and more.

Red Flags of Fraud ~ E3

45 Minutes

This course will educate mortgage professionals on mortgage fraud, identity theft, and the dangers that these practices present to consumers and organizations alike. Students will also learn common indicators of fraudulent and harmful practices, and how to equip themselves to recognize and thwart unlawful transactions. Students will also gain an understanding of federal efforts to identify and prevent acts of identity theft, learning specific red flags of fraudulent use of consumer information and the steps that they can take in the mortgage process to detect and prevent fraud.

TILA - RESPA Integrated Disclosure (TRID) ~ E3

45 Minutes

The enactment of the TILA-RESPA Integrated Disclosure (TRID) Rule was one of the most significant regulatory changes in recent history for mortgage lenders. With the intent of making the mortgage loan process more understandable for borrowers, the implementation of TRID included two distinctly new disclosures with specific timing rules for lenders. Students will be taken through an explanation of why the Loan Estimate and the Closing Disclosure are so important, including a page by page tour of each disclosure. This course is a must for any mortgage professional looking to stay compliant with TRID, mitigate unnecessary loan costs or effectively manage pipelines to ensure timely closings.

Truth-in-Lending Act (TILA)

60 Minutes

In this course, participants will review the purpose of the Truth-in-Lending Act, learn the loans and creditors that it regulates, explore required disclosures and more. Students will review rescission rights, advertising requirements and prohibitions, and mortgage rules covered by the law.

Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution

60 Minutes

Unfair, deceptive, or abusive acts and practices can cause significant financial injury to consumers, erode consumer confidence and undermine the financial marketplace. This course describes how financial products or services, such as deposit products or lending activities, may bring risks of harm to consumers and how you can help mitigate the likelihood of potential harm to the consumer and manage risk associated with financial products and services. You will also be able to define the credit prohibitions and cosigner liabilities.

Unplugged: Anti-Money Laundering (AML)

15 Minutes

This course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution.

Unplugged: BSA/AML Overview

10 Minutes

The Bank Secrecy Act (BSA) helps the U.S. government combat money laundering and other illegal financial activity. This course provides an overview of the BSA and discusses the identity verification, recordkeeping and reporting requirements of the BSA.

Unplugged: BSA/AML Program

10 Minutes

This course explains the importance of an effective BSA/AML program for your institution and provides detail surrounding the key pillars critical to an effective and compliant program.

Unplugged: Equal Credit Opportunity Act

15 Minutes

The Equal Credit Opportunity Act (ECOA) and Regulation B have requirements for all loan application, processing, evaluation and notification processes. These regulations also have recordkeeping and reporting requirements. This course provides an overview of ECOA and Regulation B requirements and discusses what you must do to maintain compliance.

Unplugged: Fair Lending Overview

15 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending. The course describes the fair lending laws and discusses the penalties of breaking these laws.

Unplugged: Home Mortgage Disclosure Act

15 Minutes

This course is intended to provide you with an understanding of the basic concepts of the Home Mortgage Disclosure Act (HMDA). The course describes the primary requirements of HMDA and discusses the penalties for violations.

Compliance Extra

Ability to Repay (ATR) and Qualified Mortgage (QM) Rules

60 Minutes

This course will provide students with the essential information necessary to understand the Ability to Repay and Qualified Mortgage Rules. This course will help participants understand the importance of the Rules and their effect on the mortgage landscape, and will highlight compliance concerns that may arise. This includes a review of borrower repayment standards, qualification requirements for loan products and more.

Fair Debt Collection Practices Act

60 Minutes

The provisions of the Fair Debt Collection Practices Act (FDCPA) are increasingly relevant due to the troubled economic times that have followed the collapse of the mortgage market. When defaults on home loans occur and lenders, servicers, or debt collectors seek to recover missed payments, their debt collection practices may be subject to the FDCPA. Furthermore, a growing number of consumers have turned to the FDCPA to find relief from the aggressive or abusive collection actions of those who hold their mortgage debt. This course will review the provisions of the FDCPA, including those that define and identify debt collectors, as well as prohibited conduct, required procedures and the consequences of failure to comply.

Fair Debt Collection Practices Act (FDCPA) ~ E3

30 Minutes

The Fair Debt Collection Practices Act (FDCPA) regulates how debt collection agencies can contact and communicate with consumers. This course discusses the guidelines and regulations set by the FDCPA.

Fair Housing Act (FHA)

30 Minutes

The Fair Housing Act prohibits making discriminatory lending decisions based on factors such as religion, race, color, national origin, sex, familial status or handicap. This course will explore protected classes under the law, an in-depth look at prohibitions and procedures for investigating and resolving violations.

Fair Housing Act ~ E3

20 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the residential real estate lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

Flood Disaster Protection Act

15 Minutes

Considerations for flood protection must be made for certain financial transactions. In this course, students will review the Flood Disaster Protection Act to learn how it applies to the operations of mortgage professionals. Students will explore the origins of the FDPA, its most essential provisions and the impact of recent legislation on the Act itself and on the industry in affected areas.

Home Ownership and Equity Protection Act (HOEPA)

30 Minutes

This course provides a review of the Home Ownership and Equity Protection Act (HOEPA) and its corresponding regulations. Participants will review the definition of a high-cost mortgage loan, including the thresholds that help identify loans covered by HOEPA. This course will examine the portions of HOEPA dealing with requirements, including those related to homeownership counseling and disclosures, as well as prohibited terms and practices under the law. Finally, participants will explore higher-priced mortgage loan standards, specifically those related to the establishment of an escrow account and appraisal requirements.

Home Ownership and Equity Protection Act (HOEPA) ~ E3

50 Minutes

This professional development online course is a review of HOEPA and its corresponding regulations. Participants will learn the origins of subprime and predatory lending, review HOEPA and its implementing regulations, requirements, and prohibitions, and review the impact of HOEPA and new lending standards. Students will also explore high-cost home loan thresholds, homeownership counseling requirements, higher-priced mortgage loan standards, expanded prohibitions, and more.

Military Lending Act

30 Minutes

This course provides general knowledge of the Military Lending Act and its requirements for financial institutions. Elements of coverage, general requirements, and other key aspects are considered.

Military Lending Act ~ E3

30 Minutes

This course provides knowledge of the Military Lending Act and its requirements for financial institutions.

Office of Foreign Assets Control (OFAC) ~ E3

30 Minutes

This course explains the purpose and mission of the Office of Foreign Assets Control (OFAC). The course will provide an overview of the coverage and scope of the sanctions and regulations administered by the OFAC. The sanctions and regulations require financial institutions, such as yours, to block or restrict transactions involving individuals, entities, or governments that are known or suspected of financial criminal activity. You will be an important participant in your financial institution's efforts to help ensure that terrorists, drug cartels, criminal enterprises, and foreign governments subject to U.S. economic sanctions are not using the U.S. financial system to circumvent U.S. economic sanctions, launder money and further their illegal activities. The course will also describe the essential elements of a sound OFAC compliance program.

Red Flags Rule ~ E3

40 Minutes

The continued growth of identity theft harms consumers and damages the mortgage industry. The Federal Trade Commission's Red Flags Rule requires mortgage professionals to take steps to prevent this form of fraud. This course explains how to identify and minimize the impact of identity theft in order to protect customers and their personal information. It will also discuss the origins of federal efforts to fight identity theft, the overall requirements of the Red Flags Rule, give familiarity with the expectations that relate to the mortgage industry and review specific steps that mortgage professionals can take in the loan origination process to detect and help prevent identity theft.

Review of Electronic Fund Transfer Act

30 Minutes

The Electronic Fund Transfer Act (EFTA) was enacted in 1978 to protect individual consumers engaging in electronic fund transfers (EFTs). The primary purpose of the EFTA is to provide a basic framework establishing the rights, liabilities, and responsibilities of participants in electronic fund transfer systems. This course explores the various provisions of the EFTA, including disclosures required under the law, provisions surrounding consumer liability and error resolution, requirements related to receipts and periodic statements, overdraft protection, and penalties for violations of the EFTA.

Right to Financial Privacy Act (RFPA)

30 Minutes

The Right to Financial Privacy Act (RFPA), enacted in 1978, regulates how and when the federal government can access a customer's records from a financial institution. This ensures that customers' financial activities have a reasonable amount of privacy from federal government scrutiny.

Safeguarding Information: The Gramm-Leach-Bliley Act

30 Minutes

This course explores various aspects of the Gramm-Leach-Bliley Act (GLB Act). It discusses the purpose of the GLB Act, the protections offered under its provisions, details of the various privacy and opt-out notices it requires, and the differences in these requirements for consumers and customers. The course also discusses practices prohibited and limited by the Act, as well as penalties for violations.

Servicemembers Civil Relief Act

60 Minutes

This course provides an overview of the Servicemembers Civil Relief Act (SCRA) and its applicability to financial institutions. The provisions of the SCRA discussed in this course include protections against default judgments, stays of civil proceedings, rent and mortgages, installment contracts, interest rate protections, and fines and penalties for violations.

Servicemembers Civil Relief Act (SCRA) ~ E3

20 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act (MLA) as they impact financial institutions. Although different in scope and specific application, both the SCRA and the MLA provide benefits and protections to members of the armed forces and impact financial institutions. This course will review the rights and protections afforded to servicemembers under these laws as they relate to financial institutions.

Telemarketing Consumer Fraud and Abuse Prevention Act

60 Minutes

Privacy rights are a significant concern for mortgage professionals who are involved in the solicitation of mortgage loans. The Telemarketing Consumer Fraud and Abuse Prevention Act and the Telemarketing Sales Rule protect the privacy of borrowers and violation of these rules can result in serious liability. Additionally, the Mortgage Assistance Relief Services Rule includes provisions related to solicitations of consumers, specifically as they relate to offering services for preventing foreclosure. This course reviews the privacy laws that protect borrowers when they receive a solicitation for a mortgage loan or other related services.

The S.A.F.E. Act ~ E3

45 Minutes

This course covers the federal regulations governing financial institutions under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act), specifically the requirements of mortgage loan originators (MLOs) to register with a nationwide registry annually. The course also discusses the provisions of the Truth in Lending Act and implementing Regulation Z regarding loan originator qualification requirements.

USA PATRIOT Act

10 Minutes

Title III of the USA PATRIOT Act impacts mortgage lending transactions, requiring verification of customer identities and reporting of suspicious financial activities. The Financial Crimes Enforcement Network (FinCEN) has primary responsibility for investigating, identifying, and reporting information on money laundering and other financial crimes. This course will briefly review of the USA PATRIOT Act and its requirements apply to mortgage professionals.

USA PATRIOT Act (Know Your Customer) ~ E3

25 Minutes

Title III of the USA PATRIOT Act impacts mortgage lending transactions, requiring verification of customer identities and reporting of suspicious financial activities. The Financial Crimes Enforcement Network (FinCEN) has primary responsibility for investigating, identifying and reporting information on money laundering and other financial crimes. This course will briefly review the USA PATRIOT Act and how it's requirements apply to mortgage professionals.

Unplugged: Phishing

15 Minutes

This course provides an overview of phishing tactics used by criminals to obtain protected information from financial institutions. It explains common phishing attempts as well as how to spot and avoid them to protect yourself and your institution.

Unplugged: Fair Housing Act

15 Minutes

This course is intended to provide you with an understanding of the Fair Housing Act (FHA). The course describes the requirements of the FHA.

Unplugged: Identity Theft Program

15 Minutes

This course provides a fresh overview of the crime and prevention of identity theft. This course discusses the concept, perpetrators and victims of identity theft. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

Unplugged: Identity Theft Red Flags

15 Minutes

This course provides a fresh overview of the crime and prevention of identity theft. It discusses the concept of identity theft, its perpetrators and its victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. This course covers prevention techniques and identification of red flags of identity theft.

Unplugged: Know Your Customer

20 Minutes

This course reviews the basic requirements of a Know Your Customer (KYC). This includes the Customer Identification Program (CIP), Customer Due Diligence (CDD) procedures and Enhanced Due Diligence (EDD) procedures as prescribed by the USA PATRIOT Act. It explains the relationship between KYC and the institution's Anti-money Laundering (AML) program. In addition, it provides guidance on how to verify the identity of customers, and perform necessary due diligence.

Unplugged: Office of Foreign Assets Control (OFAC)

15 Minutes

All U.S. individuals and businesses are required to comply with regulations sanctioned by the Office of Foreign Assets Control (OFAC). Among other things, these regulations block or restrict financial institutions from transactions with foreign persons, countries, or entities that are known or suspected to have ties to terrorist activity or drug trafficking.

Unplugged: Privacy

15 Minutes

This course presents the key concepts, terms and requirements of the Gramm-Leach-Bliley (GLB) Privacy Rule as it applies to your financial institution and your job function. When an institution chooses to share nonpublic personal financial information with a nonaffiliated third party, a customer can opt out or forbid the sharing of his or her information.

Unplugged: Social Engineering

15 Minutes

This course introduces social engineering as it relates to information security. There are several techniques of social engineering that may be employed against staff members of a financial institution in an attempt to gain access to customer information, company proprietary information or other protected information.

Job Knowledge

A Closer Look at Title Insurance ~ E3

35 Minutes

This course will focus on the various deeds used to transfer title between entities, as well as the various defects that could appear on title and potential measures that can be taken to cure.

Adjustable Rate Mortgages

30 Minutes

This course will focus on essential information about adjustable-rate mortgages, their role in the current mortgage marketplace, and requirements for suitability and disclosures. Course participants will also learn about available ARM products, adjustments and rate caps, and sample calculations.

Adjustable Rate Mortgages ~ E3

35 Minutes

This course will focus on essential information about adjustable-rate mortgages, their role in the current mortgage marketplace, and requirements for suitability and disclosures. Course participants will also learn about available ARM products, adjustments and rate caps, and sample calculations.

Advanced Financial Math

120 Minutes

This course reviews the math needed to solve most basic financial problems. It includes mathematical equations and provides examples.

Advanced Title Insurance Concerns ~ E3

30 Minutes

This course will dig into the wide array of defects that could appear on a title commitment and how those are commonly resolved, including some that are encountered less frequently. Additionally, this course will detail the differences between modular and manufactured homes and the potential title implications of each.

An In-Depth Look at Credit Report Analysis ~ E3

60 Minutes

Credit report analysis is one of the most basic functions any role in the loan manufacturing process will perform. Mortgage professionals that can read and interpret credit report data are able to clearly counsel borrowers on the status of their mortgage applications, determine actions needed to remediate potential concerns and collaborate with mortgage operations staff on the best course of action to resolve.

Analyzing Personal Financial Statements

60 Minutes

It is important to review personal financial statements (PFSs) to gauge the creditworthiness of individual borrowers in both consumer and private financial institution situations. Reviewing personal financial statements is also important to gauge the financial strength of individuals as principals and guarantors of closely held businesses, both "small" and "middle market." Lenders are able to use these forms as a window to the unique, interwoven relationship between a principal's business and the principal/guarantor; in fact, failure of one usually leads to the failure of the other.

Appraisals

30 Minutes

In this course, participants will learn the basics of the property appraisal process. This includes a review of the Uniform Standards of Professional Appraisal Practice (USPAP), which govern appraiser conduct, and the entities and regulations that apply to appraisal activities. This course will also briefly discuss appraisal requirements, including standards for providing appraisal reports and related disclosures. Finally, students will learn about the approaches that professional appraisers use when developing a valuation and explore the appraisal process step by step.

Assessing Borrower Income for C Corporations

20 Minutes

This course provides an overview of self-employment income from C corporations (C corps). The course includes an explanation of C corps, the tax return documents used for verification, and the process for determining income used for lending purposes through an income analysis.

Assessing Borrower Income for S Corporations

20 Minutes

This course provides students with insights on borrowers who derive their income from an S corporation, including an overview of the tax documents typically needed to approve a borrower and direction on how to properly calculate income.

Assessing Income for Partnership Applicants

45 Minutes

Accurate income assessment on borrowers with partnership income comes with unique challenges. This course educates students on the documents that must be collected on borrowers with partnership income, as well as analyzing that documentation in order to accurately calculate income.

Assessing Income for Salary and Hourly Employees ~ E3

45 Minutes

Accurately calculating borrower income is a key component of the qualification process. This coures educates students on the collection and review of income documents for hourly or salaried borrowers, as well as some red flags to consider when analyzing these documents.

Assessing Income for Sole Proprietorships (Schedule C) ~ E3

30 Minutes

This course is designed to give a broad overview of how the mortgage industry approaches borrowers who are sole proprietors, including collection of income documents, as well as the calculation of income.

Basics of Title Insurance ~ E3

40 Minutes

Title insurance is one of the most important aspects of the mortgage application process. Effective mortgage professionals must know how to read and interpret the information on a title commitment in order to determine any potential risks to the borrower or lender and determine what action steps are needed to resolve those risks. In this course, participants will be introduced to what title insurance is, as well as some of the key terminology used within. Participants will also be able to review a sample title commitment.

Beginning Financial Math

90 Minutes

This course discusses percentages, interest rates and the essential equations used to make calculations pertaining to loans.

Borrower Asset Review ~ E3

40 Minutes

Asset verification is one of the key components of the borrower qualification process. Effective mortgage professionals have a firm understanding of the guidelines around the verification of borrower assets and how to effectively counsel borrowers on what is needed. In this course, participants will learn about the various asset types typically used in mortgage transactions and how they are documented.

Calculating Rental Income

30 Minutes

Borrowers with rental properties pose unique challenges to mortgage professionals when it comes to documenting and calculating income. In this course, participants will learn how to review and calculate rental income.

Completing Section 1 of the URLA

20 Minutes

Complete and accurate mortgage applications reduce the amount of time it takes to originate a mortgage and can help build rapport with fellow mortgage staff members. This course introduces participants to Section 1 of the Uniform Residential Loan Application (URLA) and the importance of taking an accurate and complete application to reduce pain points later in the loan manufacturing process..

Completing Sections 2 & 3 of the URLA

20 Minutes

Sections 2 and 3 of the Uniform Residential Loan Application (URLA) contain borrower information that will be critical in determining overall creditworthiness. Mortgage professionals need to have a firm understanding of these sections so they can effectively counsel borrowers on how to complete them accurately at initial application to minimize inefficiencies that can result. This course will provide participants insights and guidance on these sections of the URLA.

Completing Sections 4 & 5 of the URLA

20 Minutes

Sections 4 and 5 provide important insights to the lender as it relates to the subject property and borrower finances. Mortgage professionals who understand why this information is important can assist borrowers in properly completing the application and understand any needed documentation to explain unique or specific circumstances. This course will provide participants insights and guidance on these sections of the URLA.

Completing Sections 6 Through 9 of the URLA

15 Minutes

Sections 6 through 9 provide important acknowledgements which help complete the application process. Mortgage professionals must understand the rules and their role and responsibility in making sure these sections are complete accurately and compliantly. This course will provide participants insights and guidance on these sections of the URLA.

Consumer Credit Products

90 Minutes

This course explains what escrow account are and how they are used. It also discusses escrow analysis, escrow statements, and required disclosures.

Escrow Accounts and Disclosures

30 Minutes

This course explains what escrow account are and how they are used. It also discusses escrow analysis, escrow statements, and required disclosures.

FHA 203(k) Rehabilitation Mortgage Program ~ E3

40 Minutes

In this course, participants will review FHA's 203(k) Rehabilitation Mortgage program, including a general description of its purpose and the basic requirements. Participants will explore HUD's requirements for eligible borrowers and properties, standards to qualify, how funds are handled, and more.

FHA ARM Program ~ E3

15 Minutes

The Adjustable-Rate Mortage program is a key part of the overall FHA product offering. Mortgage professionals with working knowledge of this program are better able to assist borrower in solving their mortgage needs. This course will explore some of the key provisions and features of FHA's Adjustable-Rate program.

FHA Factor in Mortgage Lending

30 Minutes

In this course, participants will review the role of the Federal Housing Administration and the latest requirements and changes involved in becoming an FHA lender. Students will also explore FHA programs and their unique features, discuss the FHA's primary programs and the qualifying factors involved in origination, and review the origination and processing steps for FHA loans.

FHA Home Equity Conversion Mortgages (HECM) ~ E3

20 Minutes

The FHA HECM reverse mortgage program provides seniors the ability to tap into the equity they have built in their home as a supplemental income source. Mortgage professionals need to be aware of the many specific rules and regulations around FHA HECMs so borrowers can be effectively counseled through and beyond loan origination. This course will review and explore key features of the FHA HECM program.

FHA Lending Overview ~ E3

25 Minutes

Changes in the mortgage lending marketplace have returned government lending products to a level of popularity that has not been seen in years. To stay competitive in the mortgage industry, mortgage professionals must understand govenment-backed lending programs and how they differ from their conventional lending counterparts. In this course, participants get an overview of the FHA lending program.

FHA Streamline Refinances ~ E3

30 Minutes

The FHA Streamline Refinance program provides existing FHA borrowers with an opportunity to improve their mortgage loan terms for minimal cost with minimal documentation. Mortgage professionals who understand the nuances of this program will be able to effectively work with borrowers in helping them to achieve their refinancing goals. This course will explore some of the key features of the FHA Streamline Refinance program.

Fast Track to Success: A Primer for New Mortgage Loan Originators

360 Minutes

There are many facets to the role of a mortgage loan originator; consumers often depend on loan originators to guide them through their transaction. Successful mortgage loan originators have a firm grasp of the many intricacies of their job, and know the importance of remaining well-informed in order to keep up in this fast-paced industry. This course will provide new mortgage loan originators with insight into the industry, giving them an opportunity to become familiar with the unique responsibilities and characteristics of the job. Students will also review some basics of the industry itself, to ensure that they are well-equipped with the knowledge necessary to start out on the right foot and find the fast track to success as a mortgage loan originator.

Flood Insurance ~ E3

45 Minutes

This course provides a working knowledge of federal flood insurance requirements.

Key Components of Credit Reports

30 Minutes

This course will help mortgage loan originators become conversant in and knowledgeable of all aspects of the credit report, its contents, and its role in the loan decision process. It is important to be familiar with the components of the credit report, how the report is compiled, and what the score will ultimately mean for a potential borrower. By examining the specifics of the credit report, one can better help the potential borrower understand the process and make a credit decision that is right for them.

Managing OREO

20 Minutes

Other real estate owned (OREO) is a class of property that is owned by a lender after a foreclosure sale has not been successful. When the lender repossesses the property, the financial statement will classify the property as "other real estate owned" since owning the property was not in the lending institution's original intent; it expected the loan to be repaid in full with interest. This course will provide an overview of OREO terms and concepts, associated risks, and guidelines for managing an OREO situation.

Mortgage Loan Cycle

50 Minutes

In the field of mortgage lending, the term "loan cycle" refers to the process of obtaining and paying off a home loan. This course concentrates on the basic concepts and practices related to the loan cycle, and will provide an overview of the process from start to finish. Each of the steps of the loan cycle and the legal requirements related to each step will be reviewed.

Mortgage Loan Cycle ~ E3

35 Minutes

The mortgage industry is undergoing unprecedented change, and the need for trained originators is at its height. Mortgage personnel are serving in a growing array of roles, and the possibility for continued expansion of these roles is unlimited. Although technological integration has made it possible for originators to quickly process and complete loan packages electronically, the need for well-trained and educated originators has not faded. This professional development online course concentrates on the basic concepts and practices related to the loan cycle, and will provide an overview of the process from origination to funding. Each of the steps of the loan cycle and the legal requirements related to each step will be reviewed.

Mortgage Loan Processing 101

15 Minutes

Mortgage Loan Processing 101 provides an exciting crash course in the basic principles of loan processing. Participants will learn the responsibilities of a loan processor, important elements of the loan application process, the fundamentals of credit scoring, and more. Students will have the opportunity to review information relating to automated loan origination and underwriting, credit reports, appraisals, and important disclosures required by law.

Mortgage Math

30 Minutes

Successful loan originators need to have a solid grasp of the concepts and calculations required in order to present clear solutions for their customers. It is crucial for mortgage professionals to understand the basic concepts behind common loan origination calculations; advanced number concepts allow the loan originator to look more deeply into the benefits of a transaction for the borrower. In this course, students will explore the fundamental financial calculations of loan origination and apply their knowledge to test their skills.

Mortgage Math ~ E3

45 Minutes

Successful loan originators need a solid grasp of the concepts and calculations required to present clear solutions for their customers. While using a mortgage calculator or other software can be helpful, it is crucial for mortgage professionals to understand the basic concepts behind common loan origination calculations; knowing advanced number concepts allows the loan originator to look more deeply into the benefits of a transaction for the borrower. In this professional development online course, students will explore the fundamental financial calculations of loan origination, including PITI payments, income, DTI and LTV ratios, periodic and per diem interest, and more. Students will learn formulas for these calculations and others, and will apply their knowledge through several interactive scenarios.

Mortgage Profession

30 Minutes

Mortgage origination is an exciting career; few other professions allow exposure to a number of different industries and interesting challenges. With a foot in both the real estate market and the financial industry, mortgage professionals participate in one of the most important financial decisions that many consumers make over the course of their lives. Good communication skills and the ability to appropriately advise borrowers are essential to a successful loan origination. An understanding of how the industry operates and knowledge of the factors critical to originating good loans are also important components. This course examines all of these and more, reviewing the roles of various "players" in the industry, important considerations in the borrower qualification process, and the essentials of the loan cycle. Students will learn how all of these elements fit together to ensure a smooth, safe mortgage loan origination process.

Private Mortgage Insurance

90 Minutes

This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998.

Reverse Mortgages

30 Minutes

As more Americans begin to shift into the later stages of life, many consumers seek additional options to meet continuing financial demands. One mortgage product that has experienced a surge in popularity is the reverse mortgage. Reverse mortgage loans are available only to people who meet a certain age threshold and other requirements; while they offer a way for seniors to meet the costs of living later in life, it is important for mortgage professionals and borrowers alike to understand both the benefits and the risks of reverse mortgage products. This course will review reverse mortgage loans, including the types of products available, standards for borrower eligibility, government-insured options, and more.

Reviewing the Purchase Contract ~ E3

35 Minutes

Any mortgage professional involved in a purchase transaction must understand the document that sets everything in motion - the purchase contract. This course will provide an overview of the purchase contract and what to watch for in order to most effectively serve clients.

Rural Development and the Single Family Housing Guaranteed Loan Program

30 Minutes

USDA's Single Family Housing Programs provide homeownership opportunities to low- and moderate-income Americans living in rural areas. This course explores requirements for the Single Family Rural Housing Guaranteed Loan Program (SFHGLP), including eligibility for lenders, borrowers, and properties. Students will also learn about permitted and prohibited use of loan funds, the guarantee process, and how guaranteed loans are serviced.

Second-lien Real Estate Mortgage Loans

60 Minutes

This course discusses loans secured by real estate and introduces the laws and regulations that apply to second lien mortgage loans secured by one-to four-family dwellings.

Securitization and the Secondary Mortgage Market

30 Minutes

Securitization is the process by which investors by groups of loans in the secondary mortgage market. This gives lenders a source of funds to continue making new mortgage loans available, supporting a healthy housing market. This course will review basic concepts related to securitization, explore its role in the mortgage industry, and discuss who is typically involved in the process.

Subprime and Predatory Lending

60 Minutes

This course provides basic knowledge about the subprime market and the characteristics of predatory lending. It begins by explaining the differences between acceptable loans to the subprime borrower and predatory loans, then gives a review of the subprime market. Predatory loan types are described in detail, as is the risk of such loans to your customers and your institution. Current regulatory oversight is reviewed, including guidance from regulators. The steps regulators are taking to address subprime and predatory lending are discussed, as well as current congressional involvement.

The Basics of Credit Report Analysis ~ E3

30 Minutes

Credit reports are one of the most essential tools used by a lender in the loan manufacturing process, as they provide valuable insight into a borrower's financial history. How a borrower utilizes credit and how they repay their financial obligations help to create a risk profile to assist the lender in making an informed decision when determining whether to extend credit. This course is designed to provide students a basic foundation around what a credit report is and how it is utilized by lenders.

The Closing Function ~ E3

30 Minutes

The mortgage closer performs a critical role in the loan manufacturing process. This course reviews the purpose of the mortgage closer role and the tasks they typically perform.

Title Insurance

15 Minutes

This course concentrates on one of the basic concepts related to the mortgage loan cycle: title insurance. This course will provide students with an overview of reasons for title insurance, types of title insurance, and key elements of title. It also discusses the steps in the title process and some important details of the closing and post-closing process.

Underwriting

10 Minutes

Underwriting is the process of evaluating a loan applicant's financial information and facts about the real estate used to secure a loan to determine whether a potential loan is an acceptable risk for a lender. This course will examine underwriting standards and guidelines, help students understand the various responsibilities of the underwriter, review how to properly complete and organize a file for submission to the underwriter, and explore common underwriting pitfalls.

Underwriting FHA Loans ~ E3

35 Minutes

Verifications of deposit, or VODs, are a common form of verificationUnderwriting is one of the most important steps in the loan manufacturing process, as it is the decision point on determining whether a borrower is credit worthy or not. FHA loans have distinct differences from their conventional loan counterparts that all underwriters should be aware of. In this course, participants will review the key differences to be aware of when underwriting an FHA loan

Underwriting VA Loans ~ E3

40 Minutes

VA lending guidelines are specific and unique. When discussing these products, mortgage professionals must be familiar with VA guidelines and how they apply to each individual borrower. This course will help mortgage professionals understand how to underwrite VA loans effectively.

VA Lending Overview

30 Minutes

Applying for a VA loan can be a daunting task for any potential borrower. VA loans are in a class of their own, with special qualification and eligibility requirements. Given the specific and unique characteristics of VA loans, mortgage professionals must understand the ins and outs of this program in order to help borrowers through the origination process. This course will provide guidance on the basic mechanics of VA lending.

Verbal Verification of Employment (VVOE) ~ E3

10 Minutes

Verbal verifications of employment, or VVOEs, are a tool commonly employed by lenders for the purpose of risk mitigation, fraud prevention, and data accuracy. This course will cover the importance of the VVOE in the loan manufacturing process and the requirements around it.

Verification of Deposit (VOD) ~ E3

20 Minutes

Verifications of deposit, or VODs, are a common form of verification used to confirm that applicants have the funds they claim to possess. This course will explore VODs and how they are used in the mortgage lending process.

Verification of Employment (VOE) ~ E3

15 Minutes

Verification of employment is a key component of the loan qualification process. This course will explore employment verification requirements and their importance in the loan manufacturing process.

Verification of Mortgage (VOM) ~ E3

15 Minutes

A verification of mortgage, or VOM, is a form used within the mortgage industry as a means to obtain borrower payment history on any existing mortgage accounts they may have. This course will review mortgage verification and its role in the mortgage lending process.

Verification of Rent (VOR) ~ E3

15 Minutes

A verification of rent, or VOR, is a form used within the mortgage industry as a means to obtain borrower rental payment history. This course will review rental payment verification and its role in the mortgage lending process.

General Topics

Americans with Disabilities Act ~ E3

60 Minutes

This course provides an overview of the Americans with Disabilities Act (ADA), its purpose, and how its provisions are organized. This course will specifically focus on the requirements of Titles I and III of the ADA. Your financial institution must comply with the employment provisions of Title I and the public accommodations provisions of Title III presented in this course.

Anti-Terrorism ~ E3

20 Minutes

Several federal laws have been passed to strengthen homeland security and help detect and deter terrorist activity in the financial sector. This course will discuss the U.S. government's efforts to combat terrorism and related illegal activities with the help of financial institutions like yours. The course will provide an overview of the U.S. ant-terrorism laws and the international anti-terrorism efforts. You will learn about common terrorist financing methods and how you can be a part of the effort to detect and deter that activity.

Beneficial Ownership

30 Minutes

This course explains the requirements of the final rule on beneficial ownership as contained in the Customer Due Diligence (CDD) Rule issued by FinCEN, which is in effect for covered institutions. The transparency required by the beneficial ownership rule and the information that is required from customers who were not required to provide such information in the past has a far-reaching impact. The implementation of all the varied aspects of this rule affected multiple departments and lines of business. These regulatory requirements involve Customer Identification Programs, OFAC procedures, CIP/CDD risk assessments and BSA/AML policies.

CFPB Examinations: Understanding Procedures, Ensuring Compliance

30 Minutes

The Consumer Financial Protection Bureau (CFPB) has the authority to conduct examinations of a number of entities participating in the financial industry, including mortgage professionals. In its comprehensive Supervision and Examination Manual, the CFPB presents nearly 1,000 pages of examination procedures - a daunting prospect for a mortgage professional attempting to learn about the process. This course highlights the portion of the Manual dedicated specifically to examinations of mortgage professionals, breaking down those procedures step by step. From the start of the examination process to the final outcome, this course helps students to understand the goals of a CFPB examination, each step involved, and potential results. This course allows mortgage originators to gain a clearer understanding of what they may expect if they face an examination and highlights the importance of maintaining day-to-day compliance.

CISA - Customer Information Security Awareness

120 Minutes

This course provides an overview of information security guidelines that all financial institution employees must know. The course discusses several different types of security issues and explains the specific requirements for each issue, as well as general guidelines you must follow to ensure the security of your customers' private information.

Collection Practices and Loan Workouts

60 Minutes

This course provides an overview of responsibilities of the collection department, including the use of letter and phone collection techniques. This course also explains repossessions, foreclosures, loan workouts, and bankruptcy.

Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)

30 Minutes

Customer due diligence (CDD) is a critical part of your institution's Bank Secrecy Act (BSA) and anti-money laundering (AML) policies. This course discusses the purpose of CDD guidelines and the basic way CDD can help you to know your customer, assess risk and decide when enhanced due diligence (EDD) may be necessary. Employees must know how and when to apply appropriate CDD and EDD procedures. This course explains the basics of CDD and EDD and provides opportunities to practice what you have learned in two scenario activities.

Direct Mail Marketing Techniques

60 Minutes

This course provides a comprehensive overview of the use, development, and implementation of a direct mail marketing (DMM) program.

Ethical Dilemmas and the Fight against Mortgage Fraud

90 Minutes

In Ethical Dilemmas and the Fight against Mortgage Fraud, students will learn about the ethical challenges faced by mortgage professionals, legislation implemented to put a stop to harmful practices, and the differences between predatory lending and mortgage fraud. This course educates mortgage professionals on how they can equip themselves to avoid and prevent common ethical pitfalls – allowing them to protect not only their own businesses, but also the welfare of their clients and the industry as a whole.

Ethical Dilemmas and the Fight Against Mortgage Fraud ~ E3

35 Minutes

This course will educate students on the ethical challenges faced by mortgage professionals prior to the market crash, legislation implemented to put a stop to these harmful practices, and how these efforts forever changed the face of the industry. In addition, students will learn the differences between predatory lending and mortgage fraud and how each presents their own risks to the safety of consumers and organizations alike, as well as various types of fraudulent and harmful practices and what they mean in a mortgage lending context. Mortgage professionals will learn how to avoid the pitfalls that led to the financial crisis, so they can protect themselves, the organizations they work for, and the welfare of their clients and the industry as a whole.

Exploring Mortgage Servicing Rules

60 Minutes

This course covers the Mortgage Servicing Rules and your responsibilities as a mortgage servicer.

Exploring Small Servicer Mortgage Servicing Rules

60 Minutes

This course covers the Mortgage Servicing Rules and your responsibilities as a small servicer.

Federal Foreclosure Laws and Regulations

30 Minutes

This course looks at federal initiatives aimed at addressing foreclosure. Students will learn about federal efforts to curb harmful practices and create opportunities for struggling homeowners to regain ground and recover. Areas covered include the MARS Rule and the CFPB's Mortgage Servicing Rules. Students will learn the background and details of each law and their applicability in today's mortgage market.

Federal Regulation of Real Estate Appraisals

60 Minutes

This course reviews the steps and procedures your financial institution must follow to ensure compliance with the federal regulation of real estate appraisals. The course presents the 2010 Interagency Appraisal and Evaluation Guidelines, the appraisal requirements for higher-priced mortgages, and the valuation independence requirements of Regulation Z. The 2010 Guidelines were issued by regulatory agencies to provide financial institutions with clarification on the regulatory expectations for prudent appraisal and evaluation policies, procedures, and practices. The appraisal requirements for higher-priced mortgages and the valuation independence requirements of
Regulation Z are primarily intended to protect consumers from predatory lending practices.

Handling Consumer Complaints

30 Minutes

This course explains the importance of properly handling consumer complaints in relation to your financial institution's success and how to develop and implement an effective complaint program.

Loan Originator Compensation

30 Minutes

The Loan Originator Compensation Rule provides guidance for defining and calculating compensation for mortgage loan originators in loan transactions. This course will provide students with the essential information necessary to understand the Rule, and will help participants understand the importance of the Rule and its effect on the mortgage landscape.

Mortgage Fraud Awareness

60 Minutes

This course is designed to help you recognize mortgage fraud, protect yourself from liability and prosecution (or even from unwitting participation), and be of assistance in stopping criminal action.

Negotiation Skills

30 Minutes

Negotiators have different attitudes, values, and power. This course describes the importance of negotiation in business and provides an overview of the process used in successful negotiation, including the human side of the negotiation process.

Providing Service to Customers with Disabilities

60 Minutes

This course explains how you can better serve customers with disabilities. The course teaches you how to recognize different types of disabilities, how to interact with customers with disabilities and what steps you and your institution can take to make your facility accessible to customers with disabilities. The course concludes with several case studies where you can practice identifying and serving customers with disabilities.

Sales

Courses provided by Mortgage Champions

Building Client Relationships

15 Minutes

Are your borrower conversations meaningful and memorable? Learn how to build an emotional connection with your borrowers by asking open-ended questions specifically designed to reveal your borrowers' goals, desires, and motivations.

Completing the Application

10 Minutes

One of the greatest frustrations loan officers face is selling deals that ultimately fail to fund. Learn how to avoid losing deals by submitting complete applications that facilitate quick closings and more funded loans.

Conflict Resolution

10 Minutes

As the single largest, most-personal financial decision most people ever make, emotions often run high during the mortgage lending process. Learn how to quickly and professionally handle customer conflicts when-not if-they arise.

Foundations of Customer Service

10 Minutes

One could sum-up the universal aim of today's lenders as pursuing the best customer experience possible. Learn how to deliver an unparalleled customer experience by sticking to the foundations of excellent customer service and putting others before yourself.

Goal Setting and Tracking

10 Minutes

With the demanding nature of mortgage sales, it can be difficult to avoid stagnation and burnout. Learn how to stay motivated by setting personal and professional goals that stretch your limits for unparalleled success.

Handling Loan Process Hiccups

10 Minutes

If there's one thing to expect in loan origination, it's processing hiccups. Learn how to maintain borrower commitment by responding to loan process hiccups positively with ready-to-deploy solutions.

Identify the Opportunity

10 Minutes

No one enjoys investing time in unqualified leads, and yet many mortgage professionals are hesitant to pre-qualify borrowers up-front. Learn how to ask powerful pre-qualification questions that identify prime opportunities while maintaining future potential for unqualified leads.

Lead Conversion Strategies

10 Minutes

What truly sets top producers apart? Their ability to inspire borrower confidence and gain borrower commitment. Learn how to avoid common borrower objections by leveraging the three laws of sales to inspire confidence and gain commitment up-front.

Managing a Sales Team

10 Minutes

As sales managers, we live and die by results - results that directly reflect our ability to manage our people to sales success. Uncover the secrets to developing a top-producing sales team by learning how to hire, train, and manage top talent.

Obtaining the Credit Report

10 Minutes

One of the most common pain points in a mortgage sales conversation is obtaining access to credit information. Learn when and how to ask for credit information in a way that disarms cautious borrowers and prevents uncomfortable turndowns.

Ongoing Engagement

10 Minutes

Top producers see the end of the sales process as the beginning of the next. Learn how to generate repeat and referral business by maintaining meaningful contact with your borrowers post-close.

Overcoming Objections

10 Minutes

As mortgage professionals, we deal with objections every day. Our rates are too high, our fees too much, our programs too limited, and so on. Learn how to not just understand, but consistently overcome the most common objections of today's borrowers.

Rate Doesn't Matter™

10 Minutes

How much does rate matter? Less than you might think. Learn why focusing on rate can undermine your ability to beat your competition, stymie sales conversations, and pull focus from meeting your borrowers' long-term goals.

Sales Communication Skills

10 Minutes

One of the greatest barriers to double-digit production is miscommunication. Learn proven techniques to communicate effectively using each of the three primary modes of communication.

Sales Preparation & Planning

10 Minutes

Sales success demands preparation. Learn how to prepare for sales success every day by scheduling your day, prioritizing your leads, managing your pipeline efficiently, and adopting daily disciplines specifically designed to hone your soft and hard skills.

Setting Sales Appointments

10 Minutes

Learn how to set powerful appointments by establishing confidence, gaining commitment and sowing curiosity hooks through a proven two-step sales process.

The Path to True Success

15 Minutes

This course teaches the keys to achieving true, lasting success, explores the importance of finding work-life balance and will assist in helping you adopt a legacy mindset that prioritizes the most important things in life.

The Power of Options

10 Minutes

In today's highly competitive marketplace, competing loan offers are often indistinguishable in the eyes of consumers. Learn how to distinguish your offers from the competition's by utilizing an options-based approach that delivers an irreplaceable loan experience.

The Triangle for Success™ (Part 1 of 3)

10 Minutes

As a loan officer, it can be easy for borrower conversations to get lost in the structure of a loan, rather than the benefits. Learn how to center your borrower conversations around the value you can deliver through a mortgage that's right for them.

The Triangle for Success™ (Part 2 of 3)

10 Minutes

One of the keys to becoming a top producer in today's market is to build true, lasting customer loyalty. Learn how to drive double-digit production with repeat and referral business by developing real relationships (REALationships) with your borrowers.

The Triangle for Success™ (Part 3 of 3)

10 Minutes

Today's mortgage market is more competitive than ever before. Learn how to rise above the competition by differentiating yourself as an advocate who delivers options-based solutions that meet your borrowers' needs.

Time Mastering

10 Minutes

As mortgage professionals, we are forced to balance an extraordinary number of competing demands on our time. Learn how to masterfully manage your time by eliminating time-wasting activities and prioritizing must-do's over want-to-do's.

Understanding Today's Consumer

10 Minutes

Today's consumer is more informed than ever, but not necessarily more knowledgeable, confident or capable. Learn how to build loyalty while expertly guiding today's consumers through the complexities of modern lending.

Winning in Today's Market

15 Minutes

Today's mortgage market is in a constant state of change. Learn how to acclimate by focusing on the common denominators of sales success.

LEARNING TRACKS

All-in-One Mortgage Training for all Experience Levels

Mortgage HQ offers learning tracks (New, Experienced and Veteran) for Mortgage Loan Officers (MLOs), which include courses specific to experience and skill level. Training Admins have the ability to assign courses based on unique MLO training requirements with ease.

New MLO Designation

For MLOs who are new to the industry and need to quickly get up to speed.

Building Client Relationships

15 Minutes

Are your borrower conversations meaningful and memorable? Learn how to build an emotional connection with your borrowers by asking open-ended questions specifically designed to reveal your borrowers' goals, desires, and motivations.

FHA Factor in Mortgage Lending

30 Minutes

In this course, participants will review the role of the Federal Housing Administration and the purpose of FHA loans. Students will explore FHA programs and their unique features, discuss a handful of loan types and the qualifying factors involved in origination, and review the origination and processing steps for FHA reverse mortgages and refinances.

Key Components of Credit Reports

30 Minutes

This course will help mortgage loan originators become conversant in and knowledgeable of all aspects of the credit report, its contents and its role in the loan decision process. It is important to be familiar with the components of the credit report, how the report is compiled and what the score will ultimately mean for a potential borrower. By examining the specifics of the credit report, one can better help the potential borrower understand the process and make a credit decision that is right for them.

Private Mortgage Insurance

90 Minutes

This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998.

Sales Preparation & Planning

10 Minutes

Sales success demands preparation. Learn how to prepare for sales success every day by scheduling your day, prioritizing your leads, managing your pipeline efficiently and adopting daily disciplines specifically designed to hone your soft and hard skills.

The Real Estate Settlement Procedures Act (RESPA)

30 Minutes

This course will review the requirements of the federal Real Estate Settlement Procedures Act (RESPA). With a focus on preventing the charging of unearned fees and illegal exchange of kickbacks and things of value, RESPA is a vital mortgage lending law, and compliance is essential to successful business. Course participants will review the purpose and goals of RESPA, its requirements and prohibitions and penalties for violations.

Truth-in-Lending Act (TILA)

60 Minutes

In this course, participants will review the purpose of the Truth-in-Lending Act, learn the loans and creditors that it regulates, explore required disclosures, and more. Students will review rescission rights, advertising requirements and prohibitions and mortgage rules covered by the law.

Understanding Today's Consumer

10 Minutes

Today's consumer is more informed than ever, but not necessarily more knowledgeable, confident or capable. Learn how to build loyalty while expertly guiding today's consumers through the complexities of modern lending.

Underwriting

10 Minutes

Underwriting is the process of evaluating a loan applicant's financial information and facts about the real estate used to secure a loan to determine whether a potential loan is an acceptable risk for a lender. This course will examine underwriting standards and guidelines, help students understand the various responsibilities of the underwriter, review how to properly complete and organize a file for submission to the underwriter and explore common underwriting pitfalls.

Experienced MLO Designation

For MLOs who have been in the industry for a while, but desire to advance in their career.

Ability to Repay (ATR) and Qualified Mortgage (QM) Rules

60 Minutes

This course will provide students with the essential information necessary to understand the Ability to Repay and Qualified Mortgage Rules. This course will help participants understand the importance of the Rules and their effect on the mortgage landscape, and will highlight compliance concerns that may arise. This includes a review of borrower repayment standards, qualification requirements for loan products and more.

Adjustable-Rate Mortgages

30 Minutes

This course will focus on essential information about adjustable-rate mortgages, their role in the current mortgage marketplace and requirements for suitability and disclosures. Course participants will also learn about available ARM products, adjustments and rate caps and sample calculations.

Appraisals

30 Minutes

In this course, participants will learn the basics of the property appraisal process. This includes a review of the Uniform Standards of Professional Appraisal Practice (USPAP), which govern appraiser conduct and the entities and regulations that apply to appraisal activities. This course will also briefly discuss appraisal requirements, including standards for providing appraisal reports and related disclosures. Finally, students will learn about the approaches that professional appraisers use when developing a valuation and explore the appraisal process step by step.

Foundations of Customer Service

10 Minutes

One could sum-up the universal aim of today's lenders as pursuing the best customer experience possible. Learn how to deliver an unparalleled customer experience by sticking to the foundations of excellent customer service and putting others before yourself.

Handling Loan Process Hiccups

10 Minutes

If there's one thing to expect in loan origination, it's processing hiccups. Learn how to maintain borrower commitment by responding to loan process hiccups positively with ready-to-deploy solutions.

Originating VA Loans

30 Minutes

Due to the unique nature of VA loans and their underwriting standards and the growing popularity of these loans in the mortgage market, it is important to understand how they function and just who may be eligible for this type of financing. This course will help mortgage professionals to understand general concepts about VA lending, including current requirements, eligibility standards, available loan types, and more.

Overcoming Objections

10 Minutes

As mortgage professionals, we deal with objections every day. Our rates are too high, our fees too much, our programs too limited, and so on. Learn how to not just understand, but consistently overcome the most common objections of today's borrowers.

Unplugged: BSA/AML Overview

10 Minutes

The Bank Secrecy Act (BSA) helps the U.S. government combat money laundering and other illegal financial activity. This course provides an overview of the BSA and discusses the identity verification, recordkeeping, and reporting requirements of the BSA.

Unplugged: BSA/AML Program

10 Minutes

This course explains the importance of an effective BSA/AML program for your institution and provides detail surrounding the key pillars critical to an effective and compliant program.

Unplugged: Home Mortgage Disclosure Act

15 Minutes

This course is intended to provide you with an understanding of the basic concepts of the Home Mortgage Disclosure Act (HMDA). The course describes the primary requirements of HMDA and discusses the penalties for violations.

Veteran MLO Designation

For seasoned MLOs looking to maximize their earning potential.

Analyzing Personal Financial Statements

60 Minutes

It is important to review personal financial statements (PFSs) to gauge the creditworthiness of individual borrowers in both consumer and private financial institution situations. Reviewing personal financial statements is also important to gauge the financial strength of individuals as principals and guarantors of closely held businesses, both "small" and "middle market." Lenders are able to use these forms as a window to the unique, interwoven relationship between a principal's business and the principal/guarantor; in fact, failure of one usually leads to the failure of the other.

Conflict Resolution

10 Minutes

As the single largest, most-personal financial decision most people ever make, emotions often run high during the mortgage lending process. Learn how to quickly and professionally handle customer conflicts when-not if-they arise.

Goal Setting and Tracking

10 Minutes

With the demanding nature of mortgage sales, it can be difficult to avoid stagnation and burnout. Learn how to stay motivated by setting personal and professional goals that stretch your limits for unparalleled success.

Rural Development and the Single Family Housing Guaranteed Loan Program

30 Minutes

USDA's Single Family Housing Programs provide homeownership opportunities to low- and moderate-income Americans living in rural areas. This course explores requirements for the Single Family Rural Housing Guaranteed Loan Program (SFHGLP), including eligibility for lenders, borrowers, and properties. Students will also learn about permitted and prohibited use of loan funds, the guarantee process and how guaranteed loans are serviced.

Securitization and the Secondary Mortgage Market

30 Minutes

Securitization is the process by which investors by groups of loans in the secondary mortgage market. This gives lenders a source of funds to continue making new mortgage loans available, supporting a healthy housing market. This course will review basic concepts related to securitization, explore its role in the mortgage industry and discuss who is typically involved in the process.

Suspicious Activity Reports - Red Flags for Lenders ~ E3

15 Minutes

The Federal Financial Institutions Examination Council's (FFIEC's) BSA/AML Examination Procedures provide examples of potentially suspicious activities, or "red flags," for both money laundering and terrorist financing. Red flags may help financial institutions recognize possible money laundering and terrorist-financing schemes. This course will introduce you to various examples of red flags relevant to your role at your financial institution.

Time Mastering

10 Minutes

As mortgage professionals, we are forced to balance an extraordinary number of competing demands on our time. Learn how to masterfully manage your time by eliminating time-wasting activities and prioritizing must-do's over want-to-do's.

Unplugged: Equal Credit Opportunity Act

15 Minutes

The Equal Credit Opportunity Act (ECOA) and Regulation B have requirements for all loan application, processing, evaluation and notification processes. These regulations also have recordkeeping and reporting requirements. This course provides an overview of ECOA and Regulation B requirements and discusses what you must do to maintain compliance.

Unplugged: Identity Theft Program

15 Minutes

This course provides a fresh overview of the crime and prevention of identity theft. This course discusses the concept, perpetrators and victims of identity theft. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. The key elements of this program are presented in this course.

Unplugged: Identity Theft Red Flags

15 Minutes

This course provides a fresh overview of the crime and prevention of identity theft. It discusses the concept of identity theft, its perpetrators and its victims. The Fair Credit Reporting Act and Sections 114 and 315 of the Fair and Accurate Credit Transactions Act (FACT Act) establish the requirements for an Identity Theft Prevention Program. This course covers prevention techniques and identification of red flags of identity theft.

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