




Introducing
Express Train

Express Train is a new series of short webinars that last 15 minutes or less. Each session targets a single topic and will be offered live and will be hosted on our [Partner Portal](#). Look for the  icon on our calendar.

Reverse Mortgage Basics

- Debunking Reverse Mortgage Myths
- When are Letters of Explanation Required?
- Due and Payable Events
- HECM Product Comparison

Reverse Mortgage Borrowers

- Who Must be Counseled
- Eligible vs Ineligible Non-Borrowing Spouses
- Reading a Credit Report

Reverse Mortgage Math

- Expected Rates vs. Initial Rates
- Calculating Loan Growth
- Calculating Initial Distribution Limits
- Calculating Residual Income
- Making Prepayments

Quantum

- Top 10 Tips Quantum
- E-Sign in Quantum
- Interested Party Contributions in Quantum

DETAILS

Time Zones

All times are **Eastern time zone**. -1 for Central, -2 for Mountain, -3 for Pacific time zones.

Timing

All classes are approximately 60 minutes in length. Express Train classes are less than 15 minutes.

Registration

Click on the course name and date to register for a session.

CRMP Credits

CRMP course are indicated by the CRMP logo. Certificates are emailed at the end of each week.




Training materials and recordings

Classes will be recorded. Recordings and materials will be distributed after the session has concluded.

Questions?

Contact Craig Barnes at cbarnes@mutualmortgage.com

Monday	Tuesday	Wednesday	Thursday	Friday
Please DOWNLOAD the calendar to click the registration links				
1	2	3	4	5
 <u>Top 10 Quantum Tips 12:30 ET</u>  <u>Reverse Mortgage Basics 3:00 ET</u>	 <u>E-Sign in Quantum 12:30 ET</u>	 <u>Interested Party Contributions in QR 12:30 ET</u>  <u>The Basics of Reverse Vision 2:00 ET</u>	 <u>Debunking RM Myths 12:30 ET</u>	
8	9	10	11	12
 <u>When are LOEs Required? 12:30 ET</u>  <u>The Basics of Quantum 3:00pm ET</u>	 <u>Due and Payable Events 12:30 ET</u>  <u>No Problems, Just Solutions 2:00 ET</u>	 <u>HECM Product Comparison 12:30 ET</u>  <u>Life Expectancy Set Asides 4:00 ET</u>	 <u>Who Must be Couseled 12:30 ET</u>  <u>HECM Math 4:00 ET</u>	
15	16	17	18	19
 <u>Eligible vs Ineligible NBS 12:30 ET</u>  <u>Appraisal Review 3:00 ET</u>	 <u>Reading a Credit Report 12:30 ET</u>  <u>Let's Grow This 2:00pm ET – RMI – Targeted Marketing</u>	 <u>Expected and Initial Rates 12:30 ET</u>  <u>All Deals are Not Created Equal 2:00 ET</u>	 <u>Calculating Loan Growth 12:30 ET</u>  <u>Lines of Credit and Prepayments 3:00 ET</u>	
22	23	24	25	26
 <u>Calculating Initial Distribution Limits 12:30 ET</u>  <u>Non-Borrowers 3:00 ET</u>	 <u>Calculating Residual Income 12:30 ET</u>  <u>Reverse Mortgage Servicing 2:00 ET</u>		 <u>Making Prepayments 12:30 ET</u>  <u>Getting the Deals to Work 3:00 ET</u>	
29	30			
 <u>HECM for Purchase 3:00 ET</u>				

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		1	2	3
6	7	8	9	10
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13	14	15	16	17
 <u>When are LOEs Required? 12:30 ET</u>  <u>The Basics of Quantum 3:00pm ET</u>	 <u>Due and Payable Events 12:30 ET</u>  <u>No Problems, Just Solutions 2:00 ET</u>	 <u>Calculating Initial Distribution Limits 12:30 ET</u>  <u>Let's Grow This 2:00pm ET – Allegiant Reverse (ARS) Title Pro 24/7</u>	 <u>Who Must be Counseled 12:30 ET</u>  <u>HECM Math 3:00 ET</u>	
20	21	22	23	24
 <u>Eligible vs Ineligible NBS 12:30 ET</u>  <u>Appraisal Review 3:00 ET</u>	 <u>Reading a Credit Report 12:30 ET</u>  <u>Non-Borrowers 3:00 ET</u>	 <u>Expected and Initial Rates 12:30 ET</u>  <u>All Deals are Not Created Equal 2:00 ET</u>	 <u>Calculating Loan Growth 12:30 ET</u>  <u>Lines of Credit and Prepayments 3:00 ET</u>	
27	28	29	30	31
Memorial Day – MoOM offices closed	 <u>Calculating Residual Income 12:30 ET</u>  <u>Reverse Mortgage Servicing 2:00 ET</u>	NRMLA Regional Conference Washington DC	 <u>Making Prepayments 12:30 ET</u>  <u>Getting the Deals to Work 3:00 ET</u>	

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17	18	19	20	21
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24	25	26	27	28
 Getting the Deals to Work 3:00 ET	 Calculating Residual Income 12:30 ET  Reverse Mortgage Servicing 2:00 ET	 Non-Borrowers 2:00 ET	 Making Prepayments 12:30 ET	

COURSE DESCRIPTIONS



Certified Reverse Mortgage Professional (CRMPs)

Mutual of Omaha Mortgage (MoOM) is approved to offer seven (7) CRMP classes. These classes are indicated below with the logo and the type of credit (Basic or Advanced) is indicated below the course description.

To receive CRMP credit you must:

- Attend the entire class
- Answer all polling questions
- Submit CRMP Certification of Completion to NRMLA.
- **Certificates are emailed to the email address used for registration at the end of each week.**
- For more information about the CRMP designation click [HERE](#)



LINES OF CREDIT AND PREPAYMENTS

Get more in-depth knowledge on calculating LOCs, IDLs and LOC growth. We'll also compare HELOCs to HECM LOCs and see how powerful partial prepayments can be.

1 Advanced CRMP credit



REVERSE MORTGAGE BASICS

New to reverse mortgages? Join us to learn about the industry, HUD guidelines, eligibility, terms, products, and best practices.

1 Basic CRMP credit



NO PROBLEMS, ONLY SOLUTIONS!

It's important to remember that HECMs provide sustainable solution for many potential borrowers. This class will talk about suggested uses of a HECM like paying off debt, buying a home, paying off a HELOC and more.

1 Advanced CRMP credit



ALL DEALS AREN'T CREATED EQUAL

Discusses general guidelines regarding borrowers and deed and title issues including non-borrowing spouses and property owners, POAs, bankruptcy, Life Estates, Trusts and more. Also discuss ADUs and Solar Leases!

1 Advanced CRMP credit



NON-BORROWERS

Learn about eligible and ineligible non-borrowing spouses, non-borrowing owners and household members and signing, counseling and income requirements.

1 Basic CRMP credit



REVERSE MORTGAGE SERVICING

This session will cover responsibilities of Loan Servicing including Borrower responsibilities, payments, repairs, LESA and end of loan requirements.

1 Advanced CRMP credit



GETTING THE DEAL TO WORK

Join us to review how Compensating Factors, Asset Dissipation, and Extenuating Circumstances are used to overcome income and credit issues. We'll also discuss LESAs and letters of explanation.

1 Basic CRMP credit

LIFE EXPECTANCY SET ASIDES

Discusses the differences between partially funded and fully funded LESA, as well as using compensating factors and extenuating circumstances to avoid them. We will also discuss why they can be a good thing.

HECM PURCHASES

Learn the importance of the purchase market and unique characteristics of the product.

THE BASICS OF QUANTUM

Learn how to enter a new lead, change payment plans, create proposals and applications, and use the simulator. We'll also discuss fees and the Comparison screen.

HECM MATH

Learn about initial and expected rates, payment plan calculations and the math behind key disclosures. Hear about loan growth and compare loan growth using multiple indices.

THE BASICS OF REVERSE VISION

RV Basics will cover the borrower and property screens, how to create proposals and application packages. We'll also cover the fees and comparison screens.

APPRAISAL REVIEW

Review the basics of the new FHA Minimum Property Requirements with additional discussions led by our Appraisal Manager about comps, adjustments, and red flags.