

COURSE DESCRIPTIONS



Certified Reverse Mortgage Professional (CRMPs)

Mutual offers 7 CRMP classes. These classes are indicated below with the CRMP logo. The type of credit is indicated below the course description.

To receive CRMP credit you must:

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

Express Train

Express Train webinars last 15 minutes or less. Look for the  icon on our calendar.

1. **It's Back!** Calculating Initial Distribution Limits
2. **It's Back!** The Counseling Process
3. Reading Monthly Mortgage Statement
4. HECM vs. SecureEquitysm
5. Reading a Rate Sheet
6. Due and Payable Events



Join us to learn about our new proprietary product. We'll

discuss features, availability and advantages.

IT'S BACK! LIFE EXPECTANCY SET ASIDES

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

REVERSE REFINANCES

We'll explore when refinancing makes sense—and when it may not. We'll review the financial “tests” a loan should pass in order to provide a real benefit. We'll also cover calculating MIP on a new loan and the information you'll need from the original loan.

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.

REVERSE PURCHASES SERIES

Our purchase class has been completely revamped; it's now a series of 3-30 minutes sessions. Attend one, two, or all 3! Part I discusses the market and the importance of the senior housing market, Part II reviews differences between refinances and purchase and Part III exams purchase loan scenarios and how to enter purchases in QR.

REVERSE MORTGAGES FOR NEWCOMERS

Unlike our traditional RM Basics, it compares reverse terms to forward terms, how to simplify reverse concepts and answer questions. We'll also discuss basic eligibility and overcoming obstacles.

THE BASICS OF QUANTUM REVERSE

Learn how to enter a new lead, change payment plans, create proposals and applications and complete key fields & screens.



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



NO PROBLEMS, ONLY SOLUTIONS!

It's important to remember that HECMs provide a 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



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



REVERSE MORTGAGE SERVICING

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

1 Advanced CRMP credit



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



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



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 discuss LESAs and LOEs too.

1 Basic CRMP credit

Monday	Tuesday	Wednesday	Thursday	
Please DOWNLOAD the calendar to click the registration links				
			 Mutual Offices Closed – New Year’s Day	1 DETAILS TIME ZONES All times are Eastern time zone. -1 for Central, -2 for Mountain, -3 for Pacific time zones.
5	6	7	8	TIMING All classes are approximately 60 minutes in length. Express Train classes are less than 15 minutes.
SecureEquity® 1:00ET/10:00PT Reverse Mortgages for Newcomers 3:00ET/12:00PT	 Non-Borrowers 2:00ET/11:00PT	HECM Math 2:00ET/11:00PT  The Counseling Process 4:00ET/1:00PT	No Classes Scheduled	REGISTRATION Click on the course name and date to register for a session.
12	13	14	15	CRMP CREDITS CRMP courses are indicated by the CRMP logo. Certificates are emailed at the end of each week.
Reverse Purchase Part I 1:00ET/10:00PT  Reverse Mortgage Basics 3:00ET/12:00PT	Reverse Purchase Part II 1:00ET/10:00PT Life Expectancy Set Asides 3:00ET/12:00PT	Reverse Purchase Part III 1:00ET/10:00PT  LOC and Prepayments 3:00ET/12:00PT	No Classes Scheduled	TRAINING MATERIALS AND RECORDINGS Classes will be recorded. Recordings and materials will be distributed within a few days of the session’s conclusion.
19	20	21	22	TRAINING QUESTIONS? Contact Craig Barnes at cbarnes@mutualmortgage.com . For customized training solutions contact your Account Executive.
Mutual Offices Closed – Martin Luther King Jr. Day	SecureEquity® 12:00ET/9:00PT Reverse Refinances 2:00ET/11:00PT	Introducing SecureEquity: Unlock Larger Loan Opportunities & Win More High-Value Clients 2:00ET/11:00PT	 Getting the Deal to Work 2:00ET/11:00PT	
26	27	28	29	
 No Problems, Only Solutions 2:00ET/11:00PT	The Basics of Quantum Reverse 2:00ET/11:00PT	 Reverse Mortgage Servicing 1:00ET/11:00PT	 Calculating Initial Distribution Limits 12:00ET/9:00PT	

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2	3	4	5	<p style="text-align: center;">DETAILS</p> <p>TIME ZONES All times are Eastern time zone. -1 for Central, -2 for Mountain, -3 for Pacific time zones.</p> <p>TIMING All classes are approximately 60 minutes in length. Express Train classes are less than 15 minutes.</p> <p>REGISTRATION Click on the course name and date to register for a session.</p> <p>CRMP CREDITS CRMP courses are indicated by the CRMP logo. Certificates are emailed at the end of each week.</p> <p>TRAINING MATERIALS AND RECORDINGS Classes will be recorded. Recordings and materials will be distributed within a few days of the session's conclusion.</p> <p>TRAINING QUESTIONS? Contact Craig Barnes at cbarnes@mutualmortgage.com For customized training solutions contact your Account Executive.</p>
 All Deals Aren't Created Equal 2:00ET/11:00PT	 Due and Payable Events 12:00ET/9:00PT  Reading a Rate Sheet 3:00ET/12:00PT	Let's Grow This: Opening Doors with Financial Advisors – Proven strategies to start meaningful conversations 2:00ET/11:00PT	 SecureEquity® 3:00ET/12:00PT	
9	10	11	12	
 Reading a Monthly Statement 1:00ET/10:00PT  HECM vs. SecureEquity 4:00ET/1:00PT	 Non-Borrowers 3:00ET/12:00PT	 Getting the Deal to Work 2:00ET/11:00PT	 The Counseling Process 3:00ET/12:00PT	
16	17	18	19	
Mutual Offices Closed – President's Day	 Lines of Credit and Prepayments 2:00ET/11:00PT	Let's Grow This: Leveraging the Mutual of Omaha Brand to Close More Deals 2:00ET/11:00PT  SecureEquity® 4:00ET/1:00PT	 Life Expectancy Set Asides 3:00ET/12:00PT	
23	24	25	26	
Reverse Mortgages for Newcomers 3:00ET/12:00PT	The Basics of Quantum Reverse 2:00ET/11:00PT	Reverse Refinances 1:00ET/10:00PT	 Reverse Mortgage Basics 3:00ET/12:00PT	

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9	10	11	12	
Reverse Purchase Part I 3:00ET/12:00PT	Reverse Purchase Part II 3:00ET/12:00PT	Reverse Purchase Part III 3:00ET/12:00PT	 Non-Borrowers 3:00ET/12:00PT	
16	17	18	19	
Reverse Mortgages for Newcomers 2:00ET/11:00PT	 All Deals Aren't Created Equal 2:00ET/11:00PT		Let's Grow This: Understanding How Property & Title Is Used in Market Research 2:00ET/11:00PT SecureEquity® 4:00ET/1:00PT	
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