

## 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 to the email address used for registration at the end of each week.



**SecureEquity**  
Powered by Mutual of Omaha Mortgage

### MUTUAL'S NEW PROPRIETARY REVERSE!

Join us to learn about our new proprietary product. We'll discuss features, availability and advantages.



### 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**



### 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**



### 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**



### 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**



### 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**



### 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**

### REVERSE BASICS FOR NEWCOMERS

Our new class is 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.

### HECM PURCHASES

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

### 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.


### IF YOU'RE TALKING, YOU'RE LOSING!

Knowing your product inside and out is important but sometimes in our quest to be an expert we forget to give the client time to tell their story. We'll look at ways to simplify our approach, take cues from the client and more.







### THE BASICS OF QUANTUM

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














### Express Train

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

- History of the HECM
- Due and Payable Events
- Calculating Initial Distribution Limits
- Reading a Rate Sheet
- Using the QR Loan Simulator
- Top 10 QR Tips

Monday	Tuesday	Wednesday	Thursday	
Please <b>DOWNLOAD</b> the calendar to click the registration links				
March 31  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">3:00ET/12:00PT</a>	1  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">12:00 ET/9:00PT</a> OR <a href="#">3:00ET/12:00PT</a>	2  <a href="#">Reverse Basics for Newcomers 4:00ET/1:00PT</a>	3  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">2:00 ET/11:00PT</a>	<b>DETAILS</b>  <b>TIME ZONES</b> All times are Eastern time zone. -1 for Central, -2 for Mountain, -3 for Pacific time zones.  <b>TIMING</b> All classes are approximately 60 minutes in length. Express Train classes are less than 15 minutes.  <b>REGISTRATION</b> Click on the course name and date to register for a session.  <b>CRMP CREDITS</b> CRMP courses are indicated by the CRMP logo. Certificates are emailed at the end of each week.  <b>TRAINING MATERIALS AND RECORDINGS</b> Classes will be recorded. Recordings and materials will be distributed within a few days of the session's conclusion.  <b>TRAINING QUESTIONS?</b> Contact Craig Barnes at <a href="mailto:cbarnes@mutualmortgage.com">cbarnes@mutualmortgage.com</a> For customized training solutions contact your Account Executive.
7  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">2:00 ET/11:00PT</a>	8   <a href="#">Getting the Deal to Work 3:00ET/12:00PT</a>	9   <a href="#">Reverse Mortgage Basics 2:00ET/11:00PT</a>  <a href="#">Reverse Mortgage History 4:00ET/1:00PT</a>	10  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">3:00 ET/12:00PT</a>	
14  No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.	15  No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.	16  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">11:00 ET/8:00PT</a>  <a href="#">Reverse Servicing 12:00ET/9:00PT</a>	17  <a href="#">The Basics of Quantum Reverse 12:00ET/9:00PT</a>	
21  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">2:00 ET/11:00PT</a>   <a href="#">Reading a Rate Sheet 4:00ET/1:00PT</a>	22   <a href="#">All Deals Aren't Created Equal 2:00ET/11:00PT</a>  <a href="#">Initial Distribution Limits 4:00ET/1:00PT</a>	23  <a href="#">HECM Purchase 2:00ET/11:00PT</a>  <a href="#">QR's Loan Simulator 4:00ET/1:00PT</a>	24  <b>New! SecureEquity<sup>sm</sup></b> <a href="#">3:00 ET/12:00PT</a>	
28  No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.	29  No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.	30  No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.		

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19	20	21	22	
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26	27	28	29	
<b>Memorial Day Mutual Offices Closed</b>	 <a href="#">QR's Loan Simulator</a> 4:00ET/1:00PT	<a href="#">If You're Talking, You're Losing!</a> 2:00ET/11:00PT   <a href="#">Top 10 QR Tips</a> 4:00ET/1:00PT	 <a href="#">New! SecureEquity<sup>sm</sup></a> 2:00 ET/11:00PT   <a href="#">Due and Payable Events</a> 4:00ET/1:00PT	

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