

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
- Submit CRMP Certification of Completion to NRMLA.
- Certificates are emailed at the end of each week.
- For more information about the CRMP designation click [HERE](#)

Express Train

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

1. **It's Back!** Quantum Reverse's Loan Simulator
2. Calculating Initial Distribution Limits
3. The Counseling Process
4. HECM vs. SecureEquity®
5. Reading a Rate Sheet

SecureEquity®

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

NEW! APPRAISAL REVIEW

Our new class will review the appraisal report and identify red flags, review comps and appraiser comments. We will also review the appraisal ordering process.

REVERSE PURCHASES SERIES

A 3-part series (30 minutes each). Attend one, two, or all 3! Part I discusses the market and the importance of the senior market, Part II reviews the basics of purchases and Part III exams loan scenarios and entering them in QR.

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.

THE BASICS OF QUANTUM REVERSE

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

LIFE EXPECTANCY SET ASIDES

Discusses the differences between partially and fully funded LESAs and using compensating factors and extenuating circumstances to avoid them. We'll also discuss their advantages.

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 MORTGAGES FOR NEWCOMERS

Unlike our traditional RM Basics, it compares reverse terms to forward terms, how to simplify reverse concepts and answer questions. Also covered, basic eligibility and obstacles.



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 <u>DOWNLOAD</u> the calendar to click the registration links				
March 30	March 31	1	2	<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>
 Due and Payable Events 12:00ET/9:00PT Reverse Refinances 3:00ET/12:00PT	 Lines of Credit and Prepayments 2:00ET/11:00PT		Become a NAMB Certified Reverse Mortgage Specialist 9:00 – 5:00 ET	
6	7	8	9	
 No Problems, Only Solutions 2:00ET/11:00PT	 QR's Loan Simulator 3:00ET/12:00PT	 Let's Grow This – Getting Started with Meta (Facebook) Marketing for Mortgage Professionals 2:00ET/11:00PT	 Calculating Initial Distribution Limits 12:00ET/9:00PT	
13	14	15	16	
SecureEquity® 3:00ET/12:00PT	 Non-Borrowers 2:00ET/11:00PT	The Basics of Quantum Reverse 2:00ET/11:00PT	 All Deals Aren't Created Equal 2:00ET/11:00PT	
EXPRESS TRAIN DAY 20	21	22	23	
Reading a Monthly Statement 1:00ET/10:00PT Eligible vs Ineligible NBSs 1:30ET/10:30PT Reverse Mortgage History 2:00ET/11:00PT Defining VCCs 2:30ET/11:30PT	 Reverse Mortgages for Newcomers 2:00ET/11:00PT	 Let's Grow This - The #1 Risk Retirees Face and How You Can Help Financial Advisors Solve It 2:00ET/11:00PT	 Reverse Mortgage Servicing 3:00ET/12:00PT	
27	28	29	30	
 Reverse Mortgage Basics 2:00ET/11:00PT	 HECM vs. SecureEquity 12:00ET/9:00PT HECM Math 2:00ET/11:00PT	 Lines of Credit and Prepayments 2:00ET/11:00PT	 Reading a Rate Sheet 12:00ET/9:00PT SecureEquity® 3:00ET/12:00PT	

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4	5	6	7	<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>
No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.	No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.	Let's Grow This: How to Effectively Present a Reverse Mortgage to Financial Professionals 2:00ET/11:00PT	No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.	
11	12	13	14	
Reverse Purchase Part I 1:00ET/10:00PT Reverse Refinances 3:00ET/12:00PT	Reverse Purchase Part II 1:00ET/10:00PT	Reverse Purchase Part III 1:00ET/10:00PT  Getting the Deal to Work 2:00ET/11:00PT	No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.	
18	19	20	21	
Life Expectancy Set Asides 2:00ET/11:00PT	 The Counseling Process 12:00ET/9:00PT SecureEquity® 2:00ET/11:00PT	Let's Grow This: Reputation Matters: How to Build Trust both Offline and Online 2:00ET/11:00PT	The Basics of Quantum Reverse 3:00ET/12:00PT	
25	26	27	28	
Memorial Day – Mutual Offices Closed	Reverse Mortgages for Newcomers 2:00ET/11:00PT	 Reading a Rate Sheet 12:00ET/9:00PT  No Problems, Only Solutions 3:00ET/12:00PT	 Reverse Mortgage Basics 3:00ET/12:00PT	

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Please DOWNLOAD the calendar to click the registration links				
1	2	3	4	<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>
<p>New! Appraisal Review 2:00ET/11:00PT</p>	<p> Non-Borrowers 3:00ET/12:00PT</p>	<p><i>Let's Grow This – Registration information coming soon</i></p>	<p> Calculating IDL 12:00ET/9:00PT</p> <p> Getting the Deal to Work 3:00ET/12:00PT</p>	
8	9	10	11	
<p>HECM Math 3:00ET/12:00PT</p>	<p>No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.</p>	<p> HECM vs. SecureEquity 3:00ET/12:00PT</p>	<p> Lines of Credit and Prepayments 3:00ET/12:00PT</p>	
15	16	17	18	
<p> Reverse Mortgage Servicing 2:00ET/10:00PT</p> <p>SecureEquity® 4:00ET/12:00PT</p>	<p>No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.</p>	<p><i>Let's Grow This – Registration information coming soon</i></p>	<p> The Counseling Process 12:00ET/9:00PT</p> <p>Reverse Refinances 3:00ET/12:00PT</p>	
22	23	24	25	
<p>Reverse Purchase Part I 1:00ET/12:00PT</p> <p>The Basics of Quantum Reverse 4:00ET/1:00PT</p>	<p>Reverse Purchase Part II 1:00ET/12:00PT</p> <p> Reverse Mortgage Basics 3:00ET/12:00PT</p>	<p>Reverse Purchase Part III 1:00ET/12:00PT</p> <p>Life Expectancy Set Asides 2:00ET/11:00PT</p>	<p> All Deals Aren't Created Equal 2:00ET/11:00PT</p>	
29	30			
<p> Reading a Rate Sheet 12:00ET/9:00PT</p> <p>Reverse Mortgages for Newcomers 3:00ET/12:00PT</p>	<p> QR's Loan Simulator 12:00ET/9:00PT</p> <p> No Problems, Only Solutions 2:00ET/11:00PT</p>			

