

## 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	
<b>Please <u>DOWNLOAD</u> the calendar to click the registration links</b>				
March 30	March 31	1	2	<p style="text-align: center;"><b>DETAILS</b></p> <p><b>TIME ZONES</b> All times are Eastern time zone. -1 for Central, -2 for Mountain, -3 for Pacific time zones.</p> <p><b>TIMING</b> All classes are approximately 60 minutes in length. Express Train classes are less than 15 minutes.</p> <p><b>REGISTRATION</b> Click on the course name and date to register for a session.</p> <p><b>CRMP CREDITS</b> CRMP courses are indicated by the CRMP logo. Certificates are emailed at the end of each week.</p> <p><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.</p> <p><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.</p>
 <a href="#">Due and Payable Events</a> 12:00ET/9:00PT  <a href="#">Reverse Refinances</a> 3:00ET/12:00PT	 <a href="#">Lines of Credit and Prepayments</a> 2:00ET/11:00PT		Become a NAMB Certified Reverse Mortgage Specialist 9:00 – 5:00 ET	
6	7	8	9	
 <a href="#">No Problems, Only Solutions</a> 2:00ET/11:00PT	 <a href="#">QR's Loan Simulator</a> 3:00ET/12:00PT	 <a href="#">Let's Grow This – Getting Started with Meta (Facebook) Marketing for Mortgage Professionals</a> 2:00ET/11:00PT	 <a href="#">Calculating Initial Distribution Limits</a> 12:00ET/9:00PT	
13	14	15	16	
<a href="#">SecureEquity®</a> 3:00ET/12:00PT	 <a href="#">Non-Borrowers</a> 2:00ET/11:00PT	<a href="#">The Basics of Quantum Reverse</a> 2:00ET/11:00PT	 <a href="#">All Deals Aren't Created Equal</a> 2:00ET/11:00PT	
<b>EXPRESS TRAIN DAY</b> 20	21	22	23	
<a href="#">Reading a Monthly Statement</a> 1:00ET/10:00PT <a href="#">Eligible vs Ineligible NBSs</a> 1:30ET/10:30PT <a href="#">Reverse Mortgage History</a> 2:00ET/11:00PT <a href="#">Defining VCCs</a> 2:30ET/11:30PT	 <a href="#">Reverse Mortgages for Newcomers</a> 2:00ET/11:00PT	 <a href="#">Let's Grow This - The #1 Risk Retirees Face and How You Can Help Financial Advisors Solve It</a> 2:00ET/11:00PT	 <a href="#">Reverse Mortgage Servicing</a> 3:00ET/12:00PT	
27	28	29	30	
 <a href="#">Reverse Mortgage Basics</a> 2:00ET/11:00PT	 <a href="#">HECM vs. SecureEquity</a> 12:00ET/9:00PT  <a href="#">HECM Math</a> 2:00ET/11:00PT	 <a href="#">Lines of Credit and Prepayments</a> 2:00ET/11:00PT	 <a href="#">Reading a Rate Sheet</a> 12:00ET/9:00PT  <a href="#">SecureEquity®</a> 3:00ET/12:00PT	

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

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<a href="#">New! Appraisal Review</a> 2:00ET/11:00PT	 <a href="#">Non-Borrowers</a> 3:00ET/12:00PT	<a href="#">Let's Grow This: Expand Your Purchase Business with Reverse Mortgages</a> 2:00ET/11:00PT	 <a href="#">Calculating IDL</a> 12:00ET/9:00PT  <a href="#">Getting the Deal to Work</a> 3:00ET/12:00PT	
8	9	10	11	
<a href="#">HECM Math</a> 3:00ET/12:00PT	No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.	 <a href="#">HECM vs. SecureEquity</a> 3:00ET/12:00PT	 <a href="#">Lines of Credit and Prepayments</a> 3:00ET/12:00PT	
15	16	17	18	
 <a href="#">Reverse Mortgage Servicing</a> 2:00ET/10:00PT   <a href="#">SecureEquity®</a> 4:00ET/12:00PT	<a href="#">NAMB Webinar Sponsored by Mutual Reverse Wholesale – Why Brokers are Adding Reverse Mortgages Now</a> 2:00ET/11:00PT	<a href="#">TPO Forward Reimagined: An Introduction to Mutual of Omaha's Forward Wholesale Division</a> 2:00ET/11:00PT	 <a href="#">The Counseling Process</a> 12:00ET/9:00PT   <a href="#">Reverse Refinances</a> 3:00ET/12:00PT	
22	23	24	25	
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