





Monday	Tuesday	Wednesday	Thursday	Friday
Please DOWNLOAD the calendar to click the registration links				
3	4	5	6	7
10	11	12	13	14
17	18	19	20  <u>Calculating Loan Growth 12:30 ET</u>  <u>Lines of Credit and Prepayments 3:00 ET</u>	21
24  <u>Getting the Deals to Work 3:00 ET</u>	25  <u>Calculating Residual Income 12:30 ET</u>  <u>Reverse Mortgage Servicing 2:00 ET</u>	26  <u>Non-Borrowers 2:00 ET</u>	27  <u>Making Prepayments 12:30 ET</u>	28

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1	2	3	4	5
<div style="border: 1px solid black; padding: 5px;"> No Classes Scheduled – See our Partner Portal for recorded trainings. For more information contact your AE or PSA. </div>			Independence Day – Mutual of Omaha Mortgage Offices Closed	
8	9	10	11	12
<div style="border: 1px solid black; padding: 5px;"> No Classes Scheduled – See our Partner Portal for recorded trainings. For more information contact your AE or PSA. </div>				
15	16	17	18	19
 Reverse Mortgage Basics 2:00ET/11:00PT  Top 10 Quantum Tips 3:30ET/12:30PT	 HECM Math 2:00ET/11:00PT  Interested Party Contributions in QR 3:30ET/12:30PT	 Let's Grow This 2:00ET/11:00PT – Mike Banner – HECM For Purchase	 The Basics of Quantum 2:00ET/11:00PT  Due and Payable Events 3:30ET/12:30PT	
22	23	24	25	26
HECM for Purchase 2:00ET/11:00PT  Reading a Credit Report 3:30ET/12:30PT	 No Problems, Just Solutions 2:00ET/11:00PT  Eligible vs Ineligible NBS 3:30ET/12:30PT	 Lines of Credit and Prepayments 2:00ET/11:00PT  Calculating Loan Growth 3:30ET/12:30PT	 All Deals are Not Created Equal 2:00ET/11:00PT  Calculating Initial Distribution Limits 3:30ET/12:30PT	
29	30	31		
 Getting the Deals to Work 2:00ET/11:00PT  History of the HECM 3:30ET/12:30PT	 Reverse Mortgage Servicing 2:00ET/11:00PT  Reading a Rate Sheet 3:30ET/12:30PT	Life Expectancy Set Asides 2:00ET/11:00PT  Using QRs Loan Simulator 3:30ET/12:30PT		

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			1	2
			If You're Talking, You're Losing! 2:00ET/11:00PT 🚗 Where Does it Say That? – Loan Agreement 3:30ET/12:30PT	
5	6	7	8	9
🏠 Appraisal Review 2:00ET/11:00PT 🚗 Where Does it Say That? – Note and Mortgage 3:30ET/12:30PT	🏠 Reverse Mortgage Basics 2:00ET/11:00PT 🚗 Where Does it Say That? – Truth in Lending 3:30ET/12:30PT	🏠 Non-Borrowers 2:00ET/11:00PT		
12	13	14	15	16
🚗 Top 10 Quantum Tips 3:30ET/12:30PT	🏠 HECM Math 2:00ET/11:00PT 🚗 Interested Party Contributions in QR 3:30ET/12:30PT	🚗 Due and Payable Events 3:30ET/12:30PT	🏠 The Basics of Quantum 2:00ET/11:00PT	
19	20	21	22	23
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26	27	28	29	30
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2 Labor Day – Mutual of Omaha Mortgage Offices Closed	3	4 If You're Talking, You're Losing! 2:00ET/11:00PT Where Does it Say That? – Loan Agreement 3:30ET	5 Reverse Mortgage Basics 2:00ET/11:00PT Where Does it Say That? – Truth in Lending 3:30ET	6
9 Appraisal Review 2:00ET/11:00PT Where Does it Say That? – Note and Mortgage 3:30ET	10 Non-Borrowers 2:00ET/11:00PT	11 The Basics of Quantum 2:00ET/11:00PT Due and Payable Events 3:30 ET	12 Lines of Credit and Prepayments 2:00ET/11:00PT History of the HECM 3:30 ET	13
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23	24	25	26	27
NRMLA Annual Meeting - No Classes Scheduled – See our Partner Portal for recorded trainings. For more information contact your AE or PSA.				
30 All Deals are Not Created Equal 2:00ET/11:00PT Calculating Initial Distribution Limits 3:30 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

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

It's always good to know the product you're selling inside and out, but sometimes in our quest to sound like an expert we don't give the client time to tell their story. We'll look at ways to simplify our approach talk, take cues from the client and more.

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.

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.