

## 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.
- For more information about the CRMP designation click [HERE](#).
- 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. **NEW!** HECM vs. SecureEquity<sup>sm</sup>
2. **It's Back!** Eligible vs Ineligible NBS
3. **It's Back!** Letters of Explanation
4. History of the HECM
5. Calculating Initial Distribution Limits
6. Reading a Rate Sheet
7. Using QR's Loan Simulator



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

#### NEW SERIES: REVERSE PURCHASES

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.

#### 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.



#### 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**



#### 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**



#### 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**



#### 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**



#### 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**






#### 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**

Monday	Tuesday	Wednesday	Thursday	
Please <b>DOWNLOAD</b> the calendar to click the registration links				
<p>June 30</p> <p><a href="#">If You're Talking, You're Losing! 2:00ET/11:00PT</a></p> <p> <a href="#">Top 10 QR Tips 4:00ET/1:00PT</a></p>	<p>1</p> <p><a href="#">The Basics of Quantum Reverse 3:00ET/12:00PT</a></p>	<p>2</p> <p><a href="#">Reverse Mortgages for Newcomers 3:00ET/12:00PT</a></p>	<p>3</p> <p><a href="#">SecureEquity<sup>sm</sup> 3:00 ET/12:00PT</a></p>	<p><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>
<p>7</p> <p><a href="#">LOC and Prepayments 3:00ET/12:00PT</a></p>	<p>8</p> <p><a href="#">Reverse Mortgage Basics 2:00ET/12:00PT</a></p>	<p>9</p> <p> <a href="#">HECM vs. SecureEquity<sup>sm</sup> 12:00ET/9:00PT</a></p>	<p>10</p> <p><a href="#">All Deals Aren't Created Equal 1:00ET/10:00PT</a></p>	
<p>14</p> <p> <a href="#">Letters of Explanation 12:00ET/9:00PT</a></p> <p><a href="#">Getting the Deal to Work 3:00ET/12:00PT</a></p>	<p>15</p> <p><a href="#">No Problems, Only Solutions 2:00ET/11:00PT</a></p>	<p>16</p> <p> <a href="#">Reading a Rate Sheet 12:00ET/9:00PT</a></p> <p><a href="#">SecureEquity<sup>sm</sup> 2:00 ET/11:00PT</a></p>	<p>17</p> <p> <a href="#">Eligible vs Ineligible NBS 12:00ET/9:00PT</a></p> <p><a href="#">Reverse Servicing 3:00ET/12:00PT</a></p>	
<p>21</p> <p>No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.</p>	<p>22</p> <p> <a href="#">Initial Distribution Limits 1:00ET/10:00PT</a></p>	<p>23</p> <p>No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.</p>	<p>24</p> <p> <a href="#">QR's Loan Simulator 12:00ET/9:00PT</a></p> <p><a href="#">Non-Borrowers 2:00ET/11:00PT</a></p>	
<p>28</p> <p><a href="#">HECM Math 2:00ET/11:00PT</a></p> <p><a href="#">SecureEquity<sup>sm</sup> 4:00 ET/1:00PT</a></p>	<p>29</p> <p> <a href="#">Reverse Mortgage History 1:00ET/11:00PT</a></p> <p><a href="#">New! Reverse Purchase Part I – The Market 3:00ET/12:00PT</a></p>	<p>30</p> <p><a href="#">New! Reverse Purchase Part II – Purchase Basics 3:00ET/12:00PT</a></p>	<p>31</p> <p><a href="#">New! Reverse Purchase Part III – Quantum and Scenarios 3:00ET/12:00PT</a></p>	

Monday	Tuesday	Wednesday	Thursday	
Please <b>DOWNLOAD</b> the calendar to click the registration links				
4	5	6	7	<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.
<a href="#">If You're Talking, You're Losing! 2:00ET/11:00PT</a>	<a href="#">Reverse Servicing 2:00ET/11:00PT</a>	 <a href="#">HECM vs. SecureEquity<sup>sm</sup> 12:00ET/9:00PT</a> <a href="#">Reverse Mortgages for Newcomers 2:00ET/11:00PT</a>	<a href="#">Reverse Mortgage Basics 2:00ET/11:00PT</a>	
<a href="#">Lines of Credit and Prepayment 3:00ET/12:00PT</a>	<a href="#">No Problems, Only Solutions 2:00ET/11:00PT</a> <a href="#">SecureEquity<sup>sm</sup> 4:00 ET/1:00PT</a>	<a href="#">The Basics of Quantum Reverse 2:00ET/11:00PT</a> <a href="#">Getting the Deal to Work 4:00ET/1:00PT</a>	 <a href="#">Letters of Explanation 12:00ET/9:00PT</a> <a href="#">All Deals Aren't Created Equal 3:00ET/12:00PT</a>	
18	19	20	21	
<div>No live classes scheduled – See <a href="#">Recorded Training</a> in the Training section of our Partner Portal.</div>				
25	26	27	28	
<a href="#">New! Reverse Purchase Part I – The Market 2:00ET/11:00PT</a>	<a href="#">New! Reverse Purchase Part II – Purchase Basics 2:00ET/11:00PT</a>	 <a href="#">Reading a Rate Sheet 12:00ET/9:00PT</a> <a href="#">New! Reverse Purchase Part III – Quantum and Scenarios 2:00ET/11:00PT</a>	<a href="#">Non-Borrowers 3:00ET/12:00PT</a> <a href="#">SecureEquity<sup>sm</sup> 4:00 ET/1:00PT</a>	

Monday	Tuesday	Wednesday	Thursday	
Please <b>DOWNLOAD</b> the calendar to click the registration links				
<b>Labor Day</b> <b>Mutual Offices Closed</b>	<b>QR's Loan Simulator</b> <a href="#">12:00ET/9:00PT</a>  <a href="#">HECM Math 2:00ET/11:00PT</a>	<b>Reverse Mortgage History</b> <a href="#">12:00ET/9:00PT</a>  <b>Initial Distribution Limits</b> <a href="#">1:00ET/10:00PT</a>	<a href="#">Lines of Credit and Prepayment 2:00ET/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.
<b>SecureEquity<sup>sm</sup></b> <a href="#">3:00 ET/12:00PT</a>	<b>No Problems, Only Solutions</b> <a href="#">2:00ET/11:00PT</a>	<b>Eligible vs Ineligible NBS</b> <a href="#">12:00ET/9:00PT</a>  <b>Reverse Mortgages for Newcomers</b> <a href="#">2:00ET/11:00PT</a>	<b>Reverse Mortgage Basics</b> <a href="#">3:00ET/12:00PT</a>	
<b>Reverse Servicing</b> <a href="#">2:00ET/11:00PT</a>	<b>All Deals Aren't Created Equal</b> <a href="#">2:00ET/11:00PT</a>	<b>HECM vs. SecureEquity<sup>sm</sup></b> <a href="#">12:00ET/9:00PT</a>  <b>Non-Borrowers</b> <a href="#">2:00ET/11:00PT</a>	<b>Getting the Deal to Work</b> <a href="#">3:00ET/12:00PT</a>	
<b>Reading a Rate Sheet</b> <a href="#">12:00ET/9:00PT</a>  <b>SecureEquity<sup>sm</sup></b> <a href="#">4:00 ET/1:00PT</a>	<b>New! Reverse Purchase Part I – The Market</b> <a href="#">3:00ET/12:00PT</a>	<b>New! Reverse Purchase Part II – Purchase Basics</b> <a href="#">3:00ET/12:00PT</a>	<b>New! Reverse Purchase Part III – Quantum and Scenarios</b> <a href="#">3:00ET/12:00PT</a>	
<b>Letters of Explanation</b> <a href="#">12:00ET/9:00PT</a>  <b>The Basics of Quantum Reverse</b> <a href="#">2:00ET/11:00PT</a>	<b>If You're Talking, You're Losing!</b> <a href="#">2:00ET/11:00PT</a>			