




Express Train

Express Train are short webinars lasting 15 minutes or less. Each session targets a single topic and will be offered live and will be hosted on our [Partner Portal](#). Look for the  icon on our calendar.

Reverse Mortgage Basics

- **New! Defining Changed Circumstances**
- History of the HECM
- Due and Payable Events

Where Does it Say That?

We'll highlight sections of important documents, pointing out key passages to help you answer questions from both borrowers and your professional network.

- Loan Agreement
- Note and Mortgage
- Truth in Lending

Reverse Mortgage Borrowers

- Eligible vs Ineligible Non-Borrowing Spouses
- Reading a Credit Report

Reverse Mortgage Math

- Calculating Loan Growth
- Calculating Initial Distribution Limits
- Reading a Rate Sheet

Quantum

- **New! Ordering a Credit Report**
- Using the Loan Simulator
- Top 10 Tips

DETAILS

Time Zones

All times are **Eastern time zone**. -1 for Central, -2 for Mountain, -3 for Pacific time zones.

Timing

All classes are approximately 60 minutes in length. Express Train classes are less than 15 minutes.

Registration

Click on the course name and date to register for a session.

CRMP Credits

CRMP course are indicated by the CRMP logo. Certificates are emailed at the end of each week.

Training materials and recordings

Classes will be recorded. Recordings and materials will be distributed after the session has concluded.

Questions?

Contact Craig Barnes at cbarnes@mutualmortgage.com

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 and 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](#)

NEW! SPEED UP YOUR FILES: TIPS FROM SUBMISSION TO CLOSING

Our new class will review how to submit files to get approved quickly. We'll look at doc and other items that are commonly overlooked. You'll have an opportunity to ask questions too.



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



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 SERVICING

This session will cover responsibilities of Loan Servicing including Borrower responsibilities, payments, repairs, LESA, and end of loan requirements.

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



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



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

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!

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.

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.

Monday	Tuesday	Wednesday	Thursday	Friday
Please DOWNLOAD the calendar to click the registration links				
30	1	2  Reverse Mortgage Basics 2:00ET/11:00PT	3 HECM for Purchase 2:00ET/11:00PT  Calculating Loan Growth 3:30ET/12:30PT	4
7 If You're Talking, You're Losing! 2:00ET/11:00PT	8 The Basics of Quantum 2:00ET/11:00PT	9	10  Lines of Credit and Prepayments 2:00ET/11:00PT  Calculating Initial Distribution Limits 3:30ET	11
14	15 HECM Math 2:00ET/11:00PT  Eligible vs Ineligible NBS 3:30ET/12:30PT	16 Let's Grow This: Facebook for Business 1:00ET/10:00PT	17  Using QRs Loan Simulator 3:30ET/12:30PT	18
21  No Problems, Just Solutions 2:00ET/11:00PT  Top 10 Quantum Tips 3:30 ET/12:30PT	22 HECM Math 2:00ET/11:00PT  Calculating Loan Growth 3:30ET/12:30PT	23  Due and Payable Events 3:30 ET/12:30PT	24  Reverse Mortgage Servicing 2:00ET/11:00PT  Defining Changed Circumstances 3:30ET/12:30PT	25
28  Reading a Rate Sheet 3:30ET/12:30PT	29  All Deals are Not Created Equal 2:00ET/11:00PT	30  Getting the Deals to Work 2:00ET/11:00PT  Ordering Credit Report in Quantum 3:30ET/12:30PT	31	

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4	5	6	7	8
If You're Talking, You're Losing! 2:00ET/11:00PT 🚗 Where Does it Say That? – Loan Agreement 3:30ET	 Reverse Mortgage Basics 2:00ET/11:00PT 🚗 Where Does it Say That? – Truth in Lending 3:30ET	HECM Math 2:00ET/11:00PT 🚗 Top 10 Quantum Tips 3:30 ET/12:30PT	NEW: Speed up your Files: Tips from Submission to Closing 2:00ET/11:00PT 🚗 Where Does it Say That? – Note and Mortgage 3:30ET	
11	12	13	14	15
 Lines of Credit and Prepayments 2:00ET/11:00PT	The Basics of Quantum 2:00ET/11:00PT 🚗 History of the HECM 3:30ET/12:30PT		Life Expectancy Set Asides 2:00ET/11:00PT 🚗 Due and Payable Events 3:30 ET/12:30PT	
18	19	20	21	22
Appraisal Review 2:00ET/11:00PT 🚗 Calculating Initial Distribution Limits 3:30ET/12:30PT	 Non-Borrowers 2:00ET/11:00PT 🚗 Using QRs Loan Simulator 3:30ET/12:30PT	 No Problems, Only Solutions 2:00ET/11:00PT 🚗 Calculating Loan Growth 3:30ET/12:30PT	 Reverse Mortgage Servicing 2:00ET/11:00PT 🚗 Defining Changed Circumstances 3:30ET/12:30PT	
25	26	27	28	29
🚗 Ordering Credit Report in Quantum 3:30ET/12:30PT	🚗 Reading a Rate Sheet 3:30ET/12:30PT	 All Deals are Not Created Equal 2:00ET/11:00PT	Mutual Offices Closed for Thanksgiving 	

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30	31			