

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. SecureEquitysm
2. **It's Back!** Eligible vs Ineligible NBS
3. Reverse Mortgage History
4. Reading a Rate Sheet
5. Using QR's Loan Simulator
6. Due and Payable Events



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

REVERSE REFINANCES

We'll explore when refinancing makes sense—and when it may not. We'll review the key financial “tests” a loan should pass in order to provide a real benefit. We'll also cover how to calculate reduced MIP on a new loan, along with the information you'll need from the original loan.

REVERSE PURCHASES SERIES

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.



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					
September 29	September 30	1	2	DETAILS	
 Letters of Explanation 12:00ET/9:00PT The Basics of Quantum Reverse 2:00ET/11:00PT	If You're Talking, You're Losing! 2:00ET/11:00PT	 Reverse Mortgage History 12:00ET/9:00PT QR's Loan Simulator 2:00ET/11:00PT	 Lines of Credit and Prepayment 2:00ET/11:00PT		TIME ZONES All times are Eastern time zone. -1 for Central, -2 for Mountain, -3 for Pacific time zones.
6	7	8	9		TIMING All classes are approximately 60 minutes in length. Express Train classes are less than 15 minutes.
No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.					
13	14	15	16	REGISTRATION Click on the course name and date to register for a session.	
No Live Classes Scheduled	SecureEquitysm 12:00 ET/9:00PT HECM Math 2:00ET/11:00PT	 HECM vs. SecureEquity 4:00ET/1:00PT	Reverse Mortgages for Newcomers 2:00ET/11:00PT	CRMP CREDITS CRMP courses are indicated by the CRMP logo. Certificates are emailed at the end of each week.	
20	21	22	23	TRAINING MATERIALS AND RECORDINGS Classes will be recorded. Recordings and materials will be distributed within a few days of the session's conclusion.	
 Reverse Mortgage Basics 3:00ET/12:00PT	 Non-Borrowers 2:00ET/11:00PT	 Reading a Rate Sheet 12:00ET/9:00PT	 No Problems, Only Solutions 3:00ET/12:00PT		
27	28	29	30	TRAINING QUESTIONS? Contact Craig Barnes at cbarnes@mutualmortgage.com . For customized training solutions contact your Account Executive.	
 All Deals Aren't Created Equal 2:00ET/11:00PT	The Basics of Quantum Reverse 2:00ET/11:00PT	 Reverse Servicing 2:00ET/11:00PT	 Due and Payable Events 12:00ET/9:00PT SecureEquitysm 4:00 ET/1:00PT		

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3	4	5	6	<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>
If You're Talking, You're Losing! 2:00ET/11:00PT	Reverse Purchase Part I – The Market 2:00ET/11:00PT	Reverse Purchase Part II – Purchase Basics 2:00ET/11:00PT	Reverse Purchase Part III – Quantum and Scenarios 2:00ET/11:00PT	
10	11	12	13	
 Eligible vs Ineligible NBS 12:00ET/9:00PT	 Lines of Credit and Prepayments 2:00ET/11:00PT	 QR's Loan Simulator 2:00ET/11:00PT	HECM Math 2:00ET/11:00PT	
17	18	19	20	
Reverse Mortgages for Newcomers 2:00ET/11:00PT	SecureEquitysm 12:00 ET/9:00PT The Basics of Quantum Reverse 2:00ET/11:00PT	 Getting the Deal to Work 3:00ET/12:00PT	 Reverse Mortgage Basics 3:00ET/12:00PT	
24	25	26	27	
 No Problems, Only Solutions 2:00ET/11:00PT	New! Reverse Refinances 2:00ET/11:00PT	 Reading a Rate Sheet 12:00ET/9:00PT  Non-Borrowers 2:00ET/11:00PT	Mutual Offices Closed Thursday and Friday Thanksgiving	

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Please DOWNLOAD the calendar to click the registration links				
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22	23	24	25	
The Basics of Quantum Reverse 1:00ET/10:00PT All Deals Aren't Created Equal 3:00ET/12:00PT	Reading a Rate Sheet 12:00ET/9:00PT Reverse Servicing 2:00ET/11:00PT	No Live Classes Scheduled	Mutual Offices Closed – Christmas Day	
29	30	31		
<p>No live classes scheduled – See Recorded Training in the Training section of our Partner Portal.</p>				