

Principles of Mortgage Banking I

COURSE HIGHLIGHTS

Program:

A ten-week course, held one morning a week, featuring discussions and lectures by experienced professionals in the residential mortgage banking field. Second program, Principles of Mortgage Banking II advanced level designed to provide a broader knowledge of the lending industry.

Purpose:

To strengthen existing knowledge for industry professionals or introduce students to the variety of topics and activities associated with mortgage banking in order to expand their understanding of a complex industry. Secondary market guidelines are taught throughout the course as well as technical training in areas critical to a successful lending program in today's home loan environment.

Who Should Attend:

Recommended for cross training employees or strengthening knowledge and understanding for all levels of experience in processing, loan origination and underwriting residential mortgage loans.

Place:

New Hampshire Housing, 32 Constitution Drive (East Wing Meeting Area), Bedford, New Hampshire. Directions to East Entrance: Once in the parking lot, take an immediate right, versus a left to reach the main entrance. Plenty of parking is available. You will see a doorway at the end of a short, slightly wooded paved sidewalk.

Student Evaluation:

Principles of Mortgage Banking is a certificate program, graded pass/fail. Your grade consists of prompt attendance, class participation, and a final exam. Completion is suggested for the Certified Mortgage Professional (CMP) designation.

Calculator Required for all Modules:

Cost:

\$399 full course as a MBBA-NH member
 \$599 full course as a non-member
 \$ 75 individual module as a MBBA-NH member
 \$ 95 individual module as a non-member

Ten-week course refund policy: We will refund 50 percent of the cost prior to week one, there will be no refund after that time.

Registration:

Please send the enclosed registration form to Mortgage Bankers and Brokers Association of New Hampshire, Inc. (MBBA-NH), P.O. Box 2815, Concord, NH 03302-2815. You can register online at www.mbba-nh.org and pay by MasterCard / Visa or use your PCP benefits.

Preferred Corporate Partner Benefits

Platinum: 3 complimentary registrations per year
 Gold: 2 complimentary registrations per year
 Silver: 1 complimentary registrations per year
 Bronze: 0 complimentary registrations per year

All registrations are transferable. Please check RESPA guidelines

8:45to 9:00am registration & networking Prompt start 9:00am to 12 noon

Module 1– September 11, 2018

- HISTORY OF THE MORTGAGE FINANCE INDUSTRY
Mark Chalifour, CMP, Vice President/ Residential Mortgage Sales, NH Mutual Bancorp

Module 2—September 18, 2018

- COMPLETING THE LOAN APPLICATION,
 TRID & LOAN ESTIMATE / CLOSING DISCLOSURE
Gladys White, CMP, Sr. Loan Officer, Residential Mortgage Services
Sandra Gausch, CMP, VP, Compliance Officer, Residential Mortgage Services.

Module 3–September 25, 2018

- UNDERSTANDING THE CREDIT REPORT
Barret Elliot, Regional Sales Manager, Birchwood Credit Services
- REVIEW OF PURCHASE AND SALES AGREEMENT
Gary Coffin, CMP, Mortgage Planner, Regency Mortgage

Module 4 – October 2, 2018

- CHOOSING THE APPROPRIATE MORTGAGE PRODUCT AND PRICING
Rick Herrick, CMP, Loan Officer, PrimeLending
Darren O'Toole, Director of Development Homeownership, New Hampshire Housing
Paul McLaughlin, CMP, HOMEteam Manager, Neighborworks Southern NH

Module 5– October 9 2018

- PROCESSING AND UNDERWRITING MORTGAGE LOANS (PART I)
Evelyn Whelton, CMP, SVP – Retail Lending Market Manager, Bank of New Hampshire
Michael Chadbourne, Director of Homeownership, New Hampshire Housing

Module 6– October 16, 2018

- PROCESSING AND UNDERWRITING MORTGAGE LOANS (PART II)
Evelyn Whelton, CMP, SVP– Retail Lending Market Manager, Bank of New Hampshire
Michael Chadbourne, Director of Homeownership, New Hampshire Housing

Module 7 --October 23, 2018

- APPRAISING THE COLLATERAL
Mark McKeon, Appraiser, M.H. McKeon Appraisal Services

Module 8 – October 30, 2018

- CLOSING THE REAL ESTATE LOAN
Gary Coffin, CMP, Mortgage Planner, Regency Mortgage
- QC/FRAUD
Ben Niles, Master CMB, CMP, Housing Advocate

Module 9– November 6, 2018

- COMPLIANCE OVERVIEW: UDAAP, HMDA, AML, REGZ, HPML, etc.

Sandra Gausch, CMP, VP, Compliance Officer, Residential Mortgage Services

Module 10– November 13, 2018

- UNDERSTANDING FLOOD DETERMINATIONS AND INSURANCE

Mark Condodemetraky, GC Engineering, Laconia, NH.

- FINAL EXAM

REGISTRATION FORM

Students register for the full ten-week course or for individual modules. Registration deadline (for full course) is Thursday September 7, 2017 and for individual modules, the Tuesday before the appropriate module.

COST
 \$399 - Complete Course - MBBA-NH Members
 \$599 - Complete Course - Non-Members
 \$ 75 - Individual Classes - MBBA-NH Members
 \$ 95 - Individual Classes - Non-Members

(Preferred Corporate Partners, complimentary registration)

A. ___ Registration for the full ten-week course.

Supervisor's name: _____
 Organization: _____
 Email: _____
 Address: _____
 City: _____ State: _____ Zip _____

Student's Name: _____
 Title: _____ Yrs. in Mtge. Banking: _____
 Student's email: _____

Student's Name _____
 Title: _____ Yrs. In Mtge. Banking: _____
 Student's email: _____

B. ___ Registration for individual modules. Please check module(s) attending:

___1 ___2 ___3 ___4 ___5 ___6 ___7 ___8 ___9 ___10

Supervisor's Name: _____
 Organization: _____
 Email: _____
 Address: _____
 City: _____ State: _____ Zip: _____

Student's Name _____
 Title: _____ Yrs. In Mtge. Banking: _____
 Student's email: _____

Using Preferred Corporate Partner complimentary registration(s) ___ or check enclosed in the amount of \$ _____ or register and pay by MasterCard or VISA on MBBA-NH website.

Please make *check payable to MBBA-NH* and return to MBBA-NH, P.O. Box 2815, Concord, NH 03302-2815. (603) 225-6111
 Email: info@mbba-nh.org; and Web site: www.mbba-nh.org.

Introduce Your Staff to The Various Aspects of Residential Mortgage Banking Including:

History of the Mortgage Finance Industry

Completing the Application,
Loan Estimate and Closing Disclosure

Credit Reporting and Scoring

Understanding a Purchase
and Sales Agreement

Choosing the Appropriate
Mortgage Product and Pricing

Processing and Underwriting
Mortgage Loans Part I and II

Understanding Flood Hazard
Determinations and Insurance

Appraising the Collateral

Closing the Real Estate Loan

Quality Control and Fraud

Compliance Overview: RESPA, TILA, ECOA,
HMDA, UDAAP, AML, and more.

Final Exam

8:45 to 9:00am, registration & networking
Prompt start 9:00am to 12:00noon

New Hampshire Housing
32 Constitution Drive, East Entrance

P. O. Box 2815
Concord, NH 03302-2815



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Next session
Sept 11, 2018 to Nov 13, 2018
Meets on Tuesday

Advanced - Principles II
Tuesdays, January 8 thru February 12, 2019

