

# Principles of Mortgage Banking I

## COURSE HIGHLIGHTS

### Program:

An eleven-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 loan origination, compliance, post-closing, processing and underwriting residential mortgage loans.

### Place:

Classroom at NH Housing (Bedford) and Webex streaming platform

### 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

**Eleven-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 registration form to Mortgage Bankers and Brokers Association of New Hampshire (MBBA-NH), P.O. Box 2815, Concord, NH 03302 or email to [info@mbba-nh.org](mailto:info@mbba-nh.org) —pay by Check, MasterCard / Visa, AmEx 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

## Live and Webex Training Platform Prompt start 9:00am to 12 noon

### Module 1— September 27, 2022

- HISTORY OF THE MORTGAGE FINANCE INDUSTRY  
*Mark Chalifour, CMP, VP Retail Loan Operations, Northway Bank*

### Module 2—October 4, 2022

- COMPLETING THE LOAN APPLICATION,
- TRID & LOAN ESTIMATE / CLOSING DISCLOSURE  
*Jane Jordan, CMP, Sr. Loan Officer, Mortgage Network Inc.*  
*Sarah Lobdell, Compliance/Risk Officer, Guaranteed Rate*

### Module 3—October 11, 2022

- UNDERSTANDING THE CREDIT REPORT  
*Barret Elliot, Strategic Business Analyst, Birchwood Credit Services*
- REVIEW OF PURCHASE AND SALES AGREEMENT  
*Gary Coffin, CMP, President, Stonemark Abstract Services, LLC*

### Module 7 --October 18, 2022

- APPRAISING THE COLLATERAL  
*Jack Lavoie, SRA, President, Accurate Appraisal Services*

### Module 5— October 25, 2022

- PROCESSING AND UNDERWRITING  
MORTGAGE LOANS (PART I)  
*Michael Chadbourne, Director of Homeownership, New Hampshire Housing*  
*Joe Coulter, Underwriting Manager, Residential Mortgage Services*

### Module 6— November 1, 2022

- PROCESSING AND UNDERWRITING  
MORTGAGE LOANS (PART II)  
*Michael Chadbourne, Director of Homeownership, New Hampshire Housing*  
*Joe Coulter, Underwriting Manager, Residential Mortgage Services*

### Module 4 – November 8, 2022

- CHOOSING THE APPROPRIATE MORTGAGE PRODUCT
- HOMETeam Education & Resources
- NH Housing Homeownership Programs and Benefits  
*Lisa Ford, CMP, Director of Development Homeownership, New Hampshire Housing*  
*Paul McLaughlin, CMP, HOMETeam Manager, Neighborworks Southern NH*

### Module 8 – November 15, 2022

- CLOSING THE REAL ESTATE LOAN  
*Gary Coffin, CMP, President, Stonemark Abstract Services, LLC*
- QC/FRAUD  
*Kathy Lasher, REL Compliance /Product Specialist, Service Credit Union*

### Module 9— November 22, 2022

- FEDERAL REGULATIONS

*Sarah Lobdell, Compliance/Risk Officer, Guaranteed Rate*

### Module 10— November 29, 2022

- ETHICS IN MORTGAGE LENDING  
*Greg Korn, CMP, Sales Manager New England, MGIC*
- UNDERSTANDING FLOOD  
DETERMINATIONS AND INSURANCE  
*Mark Condodemetraky, GC Engineering, Laconia, NH.*

### Module 11— December 6, 2022

- CYBERSECURITY YOU CAN PREVENT  
*John Sava, Lending and Business Analyst, New Hampshire Housing*
- FINAL EXAM

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## REGISTRATION FORM

Students register for the full ten-week course or for individual modules. Registration deadline (for full course) is October 2, 2020 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: \_\_\_\_\_

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: \_\_\_\_\_

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, VISA or AmEx by emailing Steve [info@mbba-nh.org](mailto:info@mbba-nh.org).

Please make check payable to MBBA-NH and return to MBBA-NH, P.O. Box 2815, Concord, NH 03302-2815. (603) 225-6111