

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 MBBA-NH Member companies—full program
\$599 Non-member companies
\$ 75 MBBA-NH Member companies- individual modules
\$ 95 MBBA-NH Non-Member companies

Eleven-week course refund policy: We will refund 50 percent of the cost prior to September 6th. 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 —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

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

Module 1— September 17, 2024

- HISTORY OF THE MORTGAGE FINANCE INDUSTRY

Mark Chalifour, CMP, SVP Retail Loan Operations, Northway Bank

Module 2—September 24, 2024

- COMPLETING THE LOAN APPLICATION
- TRID & LOAN ESTIMATE / CLOSING DISCLOSURE

Jane Jordan, CMP, Sr. Loan Officer, Movement Mortgage
Sarah Lobdell, Compliance/Risk Officer, Guaranteed Rate

Module 3—October 1, 2024

- UNDERSTANDING THE CREDIT REPORT
Birchwood Credit Services
- REVIEW OF PURCHASE AND SALES AGREEMENT
Gary Coffin, CMP, President, Stonemark Abstract Services, LLC

Module 4 – October 8, 2024

- CHOOSING THE APPROPRIATE MORTGAGE PRODUCT
- HOMETeam Education & Resources
- NH Housing Homeownership Programs and Benefits

TBD

Paul McLaughlin, CMP, HOMETeam Manager, Neighborworks Southern NH
Matt Gallant, CMP, Managing Director of Development Homeownership, New Hampshire Housing

Module 5— October 15, 2024

- PROCESSING AND UNDERWRITING
MORTGAGE LOANS (PART I)

Michael Chadbourne, VP, Residential Lending Operations, Bar Harbor Bank
Joe Coulter, Underwriting Manager, Guild Mortgage
Christine Hager, CMP, Sr. Underwriter, CMG Mortgage

Module 6— October 22, 2024

- PROCESSING AND UNDERWRITING
MORTGAGE LOANS (PART II)

Michael Chadbourne, VP, Residential Lending Operations, Bar Harbor Bank
Joe Coulter, Underwriting Manager, Guild Mortgage
Christine Hager, CMP, Sr. Underwriter, CMG Mortgage

Module 7 --October 29, 2024

- APPRAISING THE COLLATERAL

Jack Lavoie, SRA, President, Accurate Appraisal Services

Module 8 – November 5, 2024

- CLOSING THE REAL ESTATE LOAN

Gary Coffin, CMP, President, Stonemark Abstract Services, LLC

- QC/FRAUD

TBD

Module 9— November 12, 2024

- FEDERAL REGULATIONS

Sarah Lobdell, Compliance/Risk Officer, Guaranteed Rate

Module 10— November 19, 2024

- ETHICS IN MORTGAGE LENDING

Greg Korn, CMP, Sales Manager New England, MGIC

- UNDERSTANDING FLOOD
DETERMINATIONS AND INSURANCE

Mark Condodemetrakys, GC Engineering, Laconia, NH.

Module 11— November 26, 2024

- FINAL EXAM

REGISTRATION FORM

Students register for the full eleven-week program or individual modules. Registration deadline is September 6, 2024.

Pricing

\$399 - MBBA-NH Member companies—full program

\$599 - Non-Member companies

\$ 75 - MBBA-NH Member companies—individual modules

\$ 95 - Non-Member companies

(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.

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