



**LOAN OFFICER UNIVERSITY**  
**LOAN ESSENTIALS FOR PROCESSORS, LOAN OFFICERS,**  
**BRANCH MANAGERS, CLOSERS**  
*Sponsored by Genworth Mortgage Insurance*



**Tuesday and Wednesday, April 4 & 5, 2017**  
**Registration: 8:30 AM / Program: 9:00 AM – 4:00 PM (lunch is provided)**  
**Location: ITBD Building, 185 Main Street, New Britain, CT**

**Back by popular demand, MaryKay Scully from Genworth Financial provides a comprehensive training program (conventional loans) for your origination staff. Attend this session and learn:**

**Complete Overview of Mortgage Lending and Conventional Loans including:**

- Understanding mortgage industry lingo
- Identify different types of mortgage lenders, investors & departments
- Understand and explain different loan types and programs
- Thoroughly and accurately complete a loan application
- Calculate mortgage payments, assets and income
- Read and understand credit reports and credit scores
- Understanding the nuances of DU and LP
- Reviewing documentation for accuracy and acceptability
- Increase borrower satisfaction
- Enhanced awareness of compliance and fraud issues

**Stephen Robert, Owner, Bedrock Credit**

- The difference between credit scores and FICO credit scores
- What makes up a FICO credit score and how to deal with negative information on credit report

**Who should attend?**

- Originators • Processors
- Staff needing cross-training or a refresher course • New hires into mortgage lending!

**Cost: \$295 CMBA Members / \$395 non-members**

LOU – Tuesday and Wednesday, April 4 & 5, 2017

Name: \_\_\_\_\_ E-Mail: \_\_\_\_\_

Firm: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Amount of payment \$ \_\_\_\_\_  Enclosed or charge to  Mastercard  Visa or  AMEX

Account No.: \_\_\_\_\_ Exp: \_\_\_\_\_ SVC \_\_\_\_\_

Signature: \_\_\_\_\_

**CMBA,**  
**185 Main Street, New Britain, CT 06050**  
**Phone: (860) 348-1238 Fax: (860) 348-1257 E-mail: info@cmba.org Website: www.cmba.org**