

LIED INSTITUTE ONLINE MORTGAGE LENDING TRAINING



The mortgage industry is turning to a high-tech solution to help deliver mortgage products in the fastest and easiest way, and at the most competitive price. At the root of the problem are loan applications that are not filled out correctly, as well as mortgage loan application fraud. The burnout rate for new hires is tremendous, with only 2% of loan officers lasting two years on the job. The solution lies in better training programs. Traditionally, new loan officers are trained by the branch manager, but with increasing demands on their time, and constantly changing requirements, improper training has resulted in losing business and employees.

Many mortgage bankers have found a solution by turning to the web, which provides high-quality, consistent, and up-to-date training courses online. At the forefront of this online transition is industry professional Margaret White.

Margaret has been a mortgage banker for the past 40 years. She has owned two mortgage companies, one of which she took public. As VP of Operations for Wells Fargo Mortgage Builder Division for the Pacific Rim Branches (West Coast), her team closed \$1 billion per month.

Margaret was one of the founding members of the National Association of Professional Mortgage Women (NAPMW) in two states: California and Michigan. She also was one of the first approved FNMA underwriters and was on the committee that designed the 1003 loan application. Margaret has trained thousands of loan officers and operations teams.



Nevada 10 hour Continuing Education Units (CEUs) for \$199
Please call 866-276-8778 to sign up today!

Margaret's abundance of wisdom is now available to you through her online training courses.

Loan Originators will:

- Gain the skills to give them confidence with clients and prospects
- Learn different approaches for presenting loan packages to make loans more competitive
- Increase their credibility with clients and provide value by helping them choose the right loan product

Loan Processors will:

- Improve underwriting turn times by improving efficiency
- Learn the pitfalls to decrease rejects and gain a better understanding of the entire loan process
- Achieve higher revenue goals

Owners/Managers will:

- Learn how to make loan packages more competitive, as well as make their process more efficient for the entire organization
- Increase the efficiency of the entire team and help increase revenue
- Understand niche products and compliance rules to avoid fraud

Margaret's interactive online training courses are revolutionizing the way mortgage bankers and brokers are being trained. After becoming a part of Margaret's team, you will have unlimited access to her courses in an on-demand fashion - 24 hours a day, 365 days a year! Don't pass on the opportunity to invest in yourself and take it to the next level.

Lied Institute Online Mortgage Lending Training Courses

eVital Training

This course focuses on the navigation of the online training system. Here you will learn everything you need to know about accessing your online courses and operating additional features on the eVital system.

Mortgage Class Introduction

Margaret walks you through the four main opportunities to create a profit or loss. The important step of tracing the life of a loan is also presented.

Filling Out the Loan Application

Learn how to accurately gather information for each application, as well as accurately relate information necessary for the loan.

Marketing Loans and Niche Products

In this course, you'll uncover the various marketing materials needed, examples of niche products, and the all-important sources for achieving new loans.

Management Course

Establish a company vision and be a Category Killer with Margaret. Learn the tools needed to be a confident and competent manager.

HMDA Compliance

Complying with the Home Mortgage Disclosure Act ensures adequate financing to qualified applicants under reasonable terms and conditions. Margaret's course trains loan officers to be fully compliant with and knowledgeable of the HMDA.

Employee Development

Employee development is vital. No development means you lose your most valuable asset: experienced, well-trained, hardworking employees. Margaret's course provides managers/owners the proper training that help keep employees longer.

Mortgage Pitfalls

Knowing what to watch out for helps you avoid traps when complying with loan requirements. Some informative tricks of the trade are also discussed.

The Point – Live Phone Loan Application Process

The convenience of completing a loan application over the phone is a great benefit to your clients. Watch a conversation between Margaret and her customer to learn how to properly process the loan application over the phone.

Opt-Out & Information Sharing

Margaret shows you the right way to handle customers' private information and answers any and all questions regarding opting out and information sharing.

Fair Credit Reporting Act

The Fair Credit Reporting Act is an American federal law that regulates the collection, dissemination, and use of consumer credit information. Margaret examines everything from fraud alerts to identifying instances of possible identity theft.

Mortgage Banking Ethics

Ethics is important in any industry, but especially in the mortgage banking industry. Through Margaret's course, loan officers will come to know the ethical rights and wrongs and the simple steps to make ethical decisions.

Loan Origination

Mortgage banking programs and the qualities of a loan officer are addressed. These qualities include integrity, which is extremely important.

Loan Processing

This course covers guidelines for loan processing and compiling documentation that includes preparation of the loan application.

Property Appraisal

An introduction to property appraisal with emphasis on the purpose of the appraisal, new form, and prevention of flipping.

Disclosure Forms

An explanation of the process involved in filling out documents relating to income, alimony, child support, or separate maintenance. The GFE is also discussed.

Mortgage Underwriting

The Mortgage Underwriting course showcases the essential qualities in an underwriter and covers the responsibilities of the underwriter.

Loan Closing

The loan closing course starts with an introduction to the preparations and assembling of each loan. Emphasis is placed on important considerations.

Credit Reports & Title Insurance

Margaret shows how to interpret a merged credit report and provides an understanding of the title insurance industry.

Mortgage Products

A lender is only as good as the mortgage information they know. Various mortgages, loans, and options exist, and Margaret examines and explains the information lenders need to best guide a client.

MS Excel

If any employees are new to MS Excel and need to learn its basic components and most important features, then this course is for them. Eventual mastery of MS Excel will empower them with the tools for a rewarding career.

Leadership Skills

Managers will be inspired with lessons on how to help with listening skills, goal setting for their team, the importance of clear and frequent communication, and choosing a leadership style that is right for them.

Workplace Diversity

Creating diversity in the workplace is much bigger than the all too familiar issues of race and gender equality. Here managers can learn how to better build an office of diverse, pleasant, and hard working employees.

Sensitivity Training

Nothing brings productivity to a halt like deteriorating professional relations. Every employee is unique, so do not wait until it's too late to put your team through these valuable exercises.

Sexual Harassment for Employees

Sexual harassment is often an unpleasant, yet common issue in the workplace. This course provides information that will help employees deal with and be aware of the types of sexual harassment in the workplace.

Sexual Harassment for Managers

If sexual harassment takes place in a workplace, more people than you think are affected. This course teaches you how to deal with, prevent, and report sexual harassment issues within your company.

Available Lied Mortgage Training Packages

Continuing Education Package

Courses Include:

eVital Training | Mortgage Class Introduction | Filling Out the Loan Application | Marketing Loans and Niche Products | Management Course | HMDA Compliance | Employee Development | Mortgage Pitfalls | The Point - Live Phone Loan Application Process | Opt-Out and Information Sharing | Fair Credit Reporting Act | Mortgage Banking Ethics | Loan Origination | Loan Processing | Property Appraisal | Disclosure Forms | Mortgage Underwriting | Loan Closing | Credit Reports & Title Insurance | Mortgage Products

Lied Institute Online Training Tuition : \$199 (10 Hours One Month Personal Use)

Please visit www.LiedOnlineMortgage.com to review the Complete Mortgage Package which will provide you with the vital information found in all of the packages. Increase credibility with your team and clients by learning about the different aspects of the mortgage industry. The Complete Mortgage Package goes above and beyond the other packages by providing several additional courses that are crucial to your success as a mortgage professional.

Loan Originator Combo Package

Courses Include:

eVital Training | Mortgage Class Introduction | Filling Out the Loan Application | Loan Origination | Marketing Loans and Niche Products | Loan Closing | Mortgage Products | The Point - Live Phone Loan Application Process | Disclosure Forms | Mortgage Pitfalls | Credit Reports & Title Insurance | MS Excel | Leadership Skills | Workplace Diversity | Sensitivity Training | Sexual Harassment for Employees

Lied Institute Online Training Tuition : \$750 (Unlimited Personal Use for One Year)

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Loan Processor Combo Package

Courses Include:

eVital Training | Mortgage Class Introduction | Loan Processing | Filling Out the Loan Application | Credit Reports & Title Insurance | Mortgage Underwriting | Mortgage Products | Mortgage Pitfalls | Disclosure Forms | Property Appraisal | Loan Closing | MS Excel | Leadership Skills | Workplace Diversity | Sensitivity Training | Sexual Harassment for Employees

Lied Institute Online Training Tuition : \$750 (Unlimited Personal Use for One Year)

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Available Lied Mortgage Training Packages

Loan Manager/Owner Combo Package

Courses Include:

eVital Training | Mortgage Class Introduction | Filling Out the Loan Application | Marketing Loans and Niche Products | Management Course | HMDA Compliance | Employee Development | Mortgage Pitfalls | The Point - Live Phone Loan Application Process | Opt-Out and Information Sharing | Fair Credit Reporting Act | Mortgage Banking Ethics | MS Excel | Leadership Skills | Workplace Diversity | Sensitivity Training | Sexual Harassment for Employees | Sexual Harassment for Managers

Lied Institute Online Training Tuition : \$750 (Unlimited Personal Use for One Year)

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Lied Institute Online Training Tuition : \$995 (Unlimited Personal Use for One Year)

Corporate Accounts Available:

Discounts are available for training multiple people in your office. Lied Institute offers a complete training platform that allows management to train, test, and track all employees.

Please call **866-276-8778** or email **LiedInstitute@eVital.com** for additional information.

For those who complete this training, assistance with job placement will be provided.

Visit www.LiedOnlineMortgage.com