Genworth®
Financial

COMMUNITY BANK RESIDENTIAL MORTGAGE TRAINING SCHEDULE

October - December, 2011

Genworth Mortgage Insurance, a Business Solutions partner, is proud to provide innovative, residential market-driven webinars exclusively to ABA members, **free of cost**. Join us for an in-depth look at some of the industry's leading topics.

DATE & TIME	UPCOMING WEBINARS:
Wednesday, October 12, 2011 1:00pm - 2:30pm *Eastern*	**Understanding Credit Reports and Credit Scoring** – Discover who prepares the credit report, what information is included, where the information comes from and the different types of available reports in this webinar. Understand how to use the codes included throughout each section of the credit report, plus increase your knowledge of the elusive credit scoring model and how it impacts borrower scores.
Monday, October 24, 2011 1:00pm - 2:30pm *Eastern*	**NEW! Understanding the Uniform Appraisal Dataset** – In this course, we'll review the new field definitions required for Fannie Mae and Freddie Mac's Uniform Appraisal Dataset. We'll also discuss the tools and resources available that will help you understand the new appraisal requirements.
Monday, November 7, 2011 1:00pm - 2:30pm *Eastern*	**Self-Employed Borrower: Case Study Part I: Completing the Form 91 with Personal Tax Returns** – Learn to calculate supportable income for self-employed borrowers using tax returns and Freddie Mac's income analysis form in this webinar.
Monday, November 14, 2011 1:00pm - 2:30pm *Eastern*	**Self-Employed Borrower: Case Study Part II: Completing the Form 91 with Business Tax Returns** – Understand when business income can be used as qualifying income in this webinar. Learn how business income from K-1's (1120S & 1065) flow onto the personal tax returns. Learn how to use Freddie Mac's income analysis form. Note that Case Study Part II is a continuation of Case Study Part I.
Tuesday, November 29, 2011 1:00pm - 2:30pm *Eastern*	**Desktop Underwriter® Training** – In this webinar, we'll review the DU findings report and learn how to document files. We'll also review helpful tools that are available. NOTE: This is not a session on data entry.
Monday, December 5, 2011 1:00pm - 2:30pm *Eastern*	**Understanding Loan Prospector® Feedback Certificate** – Review the Loan Prospector feedback certificate, learn how to document your loan file and review helpful tools in this webinar. NOTE: This is not a session on data entry.
Monday, December 12, 2011 1:00pm - 2:30pm *Eastern*	**Appraisal Review: With Guidance for Rural Properties** – This webinar focuses on the issues appraisers and underwriters encounter in analyzing rural properties. Includes an overview of guidelines, documentation requirements and best practices.
Monday, December 19, 2011 1:00pm - 2:30pm *Eastern*	**Understanding the Secondary Market: A Historical Review** – This course is a historical review of the Secondary Market from 2003-2007. It provides a detailed description of its functions, scope and size, and the main players involved.

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HOW TO JOIN

- CLICK ON CLASS TO ENROLL IN ANY OF THE WEBINARS
- You will be directed to complete a registration form for the class
- After registering you will receive a **Registration Confirmation** e-mail
- The link for the class and instructions for joining are included in the e-mail

Questions? Contact the ActionCenter® at 800 444.5664.

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