

Distribution Date: March 8, 2013

Training Opportunities

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**Webinar Title:** Energy Efficient Mortgage (EEM)

**Date/Time:** Wednesday, March 13 from 1:30 PM to 3:00 PM Eastern

**Registration:** <http://www.hud.gov/apps/calendar/event.cfm?state=co&record=12819&scheduleID=12564&calendarID=9>

**Event Description:** Join us for a timely and informative 90-minute, HUD-sponsored webinar where we will review the components of FHA's Energy Efficient Mortgage (EEM) program. EEM helps borrowers finance energy saving improvements into their mortgages. This program will assist lenders in attracting borrowers to their organizations. Learn about the program requirements, the Home Energy Rating System (HERS) energy report, and how to process an EEM. We will discuss the features of the program and strategies needed to successfully underwrite these transactions. You will leave the course with a comprehensive understanding of the EEM program. This basic-level webinar is designed for the mortgage and real estate industry, and individuals interested in learning about FHA's energy savings program. If you are seeking a general overview of FHA/HUD's mission and single-family insured loan programs, this webinar is for you. Time is Eastern Time zone.

**Special Instructions:** Upon completing the HUD registration form, an email will be sent to you confirming your enrollment. Prior to the scheduled Webinar date, you will receive another email which will include the link and log-in instructions to gain access the course.

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**Webinar Title:** Basic Borrower Guidelines

**Date/Time:** Thursday, March 14 from 10:00 AM to 12:00 PM Eastern

**REGISTRATION REQUIRED – Registration is closed.** Due to increased demand, a 2<sup>nd</sup> session will be added at a later date. Please watch for future training announcements.

**Description of Webinar:** This FREE FHA Webinar, sponsored by the Atlanta Homeownership Center, is intended for mortgage loan professionals, including underwriters, processors, and loan officers new to FHA or who wish to refresh their knowledge of Basic Borrower Guidelines. Topics will include: CAIVRS, Credit Rejects, Occupancy, and Maximum Number of FHA Loans to name a few.

**Special Instructions:** Please keep the e-mail you receive after you register, you will need it to access the webinar.

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**Webinar Title:** FHA 203(k) Rehabilitation Mortgage Insurance Program

**Date/Time:** Tuesday, March 19 from 1:45 PM to 3:20 PM Eastern

**Registration:** <http://www.hud.gov/apps/calendar/event.cfm?state=co&record=12845&scheduleID=12590&calendarID=9>

**Event Description:** JOIN US FOR A TWO-PART, HUD-SPONSORED FHA WEBINAR. This 90-minute session will review the components of the FHA 203(k) Rehabilitation Mortgage Insurance Program and discuss the features, as well as strategies needed to successfully underwrite these transactions. This course is designed for loan officers, processors, brokers, agents and anyone new to FHA or seeking a basic and general overview of FHA/HUD's mission and single-family insured loan

programs. Participants will leave the course with a comprehensive understanding of the program. Time is Eastern Time Zone.

**Special Instructions:** Upon completing the HUD registration on the link about, an email will be sent to you confirming your enrollment. Prior to the scheduled Webinar date, you will receive another email that includes the link and instructions to gain access to the course.

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**Webinar Title:** FHA 203(h) Home Mortgage Insurance for Disaster Victims

**Date/Time:** Tuesday, March 19 from 1:00 PM to 1:30 PM Eastern

**Registration:** <http://www.hud.gov/apps/calendar/event.cfm?state=co&record=12844&scheduleID=12589&calendarID=9>

**Event Description:** JOIN US FOR A TWO-PART, HUD-SPONSORED FHA WEBINAR. This 30-minute session will cover the purpose of the 203(h) Home Mortgage Insurance for Disaster Victims Program. Specific topics will include; a description of the Section 203(h) program, and How the program can be used. The eligibility requirements, maximum insurable mortgages, closing costs, prepaid expenses, minimum borrower cash investment, mortgage terms, MIP (Mortgage Insurance Premium) payment, and refinancing policy will also be discussed. This course will focus on the strategies needed to successfully determine if the program will fit homeowners' who have been victims of a disaster. And immediately follow the presentation is the 203(k) Rehabilitation Loan Program webinar, all interested participants must register separately for the Second webinar. Time is Eastern Time Zone.

**Special Instructions:** Upon completing the HUD registration on the link, an email will be sent to you confirming your enrollment. Prior to the scheduled Webinar date, you will receive another email that includes the link and instructions to gain access to the course.

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**Webinar Title:** Fundamentals of DE Credit Review and Total Scorecard\_

**Date/Time:** Wednesday, March 20 from 1:30 PM to 3:00 PM Eastern

**Registration:** <http://www.hud.gov/apps/calendar/event.cfm?state=co&record=12846&scheduleID=12591&calendarID=9>

**Event Description:** Join us for a timely and informative 90-minute, HUD-sponsored webinar where we will review the fundamental elements of Direct Endorsement (DE) Credit Review followed by a step-by-step walk-through of TOTAL (Technology Open to Approved Lenders) Scorecard. This webinar is designed for loan officers, processors, brokers, agents, any interested parties, and any individuals new to FHA. It will cover the process of utilizing this important tool in FHA Mortgage Lending, including how FHA TOTAL Mortgage Scorecard was developed by HUD to evaluate the credit risk of FHA loans. Time is Eastern Time Zone.

**Special Instructions:** Upon completing the HUD registration on the link, an email will be sent to you confirming your enrollment. Prior to the scheduled Webinar date, you will receive another email that includes the link and instructions to gain access to the course.

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**Webinar Title:** Credit Underwriting- Borrower Analysis

**Date/Time:** Wednesday, March 27 from 1:30 PM to 3:00 PM Eastern

**Registration:** <http://www.hud.gov/apps/calendar/event.cfm?state=co&record=12847&scheduleID=12592&calendarID=9>

**Event Description:** In this credit underwriting course, we will take a look at some of the situations that arise when underwriting FHA loans. We will discuss differences in FHA and conventional loans, as well as provide a review of borrower eligibility. Upon completion of this course, you will have an understanding of how to evaluate borrower income (including self-employed borrowers), how to evaluate credit, borrower assets including cash requirements to close, and an

understanding of the TOTAL Scorecard underwriting system. This webinar is designed for underwriters and other members of the lending community that are seeking information on how to underwrite an FHA loan. Time is Eastern Time Zone.

**Special Instructions:** Upon completing the HUD registration on the link, an email will be sent to you confirming your enrollment. Prior to the scheduled Webinar date, you will receive another email that includes the link and instructions to gain access to the course.