

FHA FINANCING TRAINING

In support of FHA-approved lenders, LT.C is pleased to offer this quality-training program.

This comprehensive LIVE – Instructor Led “Web-Based” on-line FHA Financing Basics Training is Designed to satisfy the training requirements of lenders for their Loan Officers and Processors, and a great review for Underwriters.

COURSE & MANUAL CONTENT



- **Basic FHA Information**
 - Terms & Loan programs
 - Consumer Benefits
 - Energy-Efficient Improvements
 - Mortgage Insurance
 - Loan Limits
 - Appraisal Protocol Updates
- **FHA Purchase Loan Guidelines and Calculations**
 - “Base” Loan Calculations
 - “Total” Loan Calculations
 - Minimum Investment Required
 - Allowable Closing Costs
 - Cash-to-Close Exercises
 - Review Form 92900-LT
 - Sources of Funds
- **FHA Documentation**
 - “Point-of-Sale” Forms
 - Processor/Underwriter Forms
 - Discuss FHA’s purpose of each form and each form’s content.
 - Review signature requirements
 - Review actual FHA forms



- **FHA Processing Basics**
 - The FHA Connection
 - Property Validation & Case No.
 - Determining Eligibility
 - Using the Credit Alert System
 - ADP Codes
 - FHA’s TOTAL Scorecard
 - Analyzing Debt & Credit
 - Determining Income & Assets
 - Risk Analysis
 - New Construction
- **FHA Refinance Loan Guidelines and Calculations**
 - Financing Costs
 - MIP Refund / Credit
 - Streamline Guidelines
 - Non-Streamline Guidelines
 - FHASecure & HOPE Programs
- **FHA Qualifying Process**
 - Qualifying Methods
 - Importance of “Ratios”
 - Use of Compensating Factors
 - Use of Qualifying Worksheet
 - Qualifying Case Study

This course is presented by **LoanTrainer.com** (FHA and VA Training since 1980), and is delivered in **10-hours, over 2-days** by **Deborah Morris** (Sr. National Trainer for 18+ years).

2011 CLASS DATES, TIMES AND COST (2nd-Quarter)

2011 Class Dates	Class Times*	Early-Bird Fee**	Regular Fee
Apr. 11 & 13	9:00am – 2:00pm (Pacific Time)	\$295.00	\$320.00 + Ship Charge
May 16 & 18	9:00am – 2:00pm (Pacific Time)	\$295.00	\$320.00 + Ship Charge
Jun. 13 & 15	9:00am – 2:00pm (Pacific Time)	\$295.00	\$320.00 + Ship Charge
*Times include a 45-min. break		Pre-Paid Registrations Only – At least 3-business days prior to first class date.	

Class dates for 3rd-Quarter 2011 will be posted at www.loantrainer.com by mid-June 2011

Questions? Call (888) 498-8511 or Email to Ask@loantrainer.com

1st Class Date	**Early Bird Deadlines	Last Day To Register
04/11/11	04/04/11	04/08/11
05/16/11	05/09/11	05/13/11
06/13/11	06/06/11	06/10/11

Registration Fee Includes a Training Manual and a Certificate of Completion for those attending both days of training and successfully complete and pass a final examination.

PRINT, COMPLETE, AND SUBMIT THE FOLLOWING REGISTRATION FORM >>>>

LoanTrainer.com Registration Information

- Complete credit card information below, or make check Payable to LoanTrainer.com
- Complete registration form below and Fax or Mail registration form to LT.C to >>>>

LoanTrainer.com
1345 Portola Valley Road
Yuba City, CA 95993-7605
Fax (866) 288-2071
Telephone: (888) 498-8511

CANCELLATION POLICY:

All registrations, whether made by mail, email, or fax, are considered binding. A \$25 handling fee will be charged for cancellations up to 5-business days before the 1st class date. If your cancellation is received within less than 5-business days before the 1st class date, you will be subject to a 50% cancellation fee. If your cancellation is received on or after the 1st class date, you will be subject to a 100% cancellation fee. No shows are subject to a 100% cancellation fee. LT.C assumes no responsibility for expenses incurred by registrant in the event the class is canceled due to a lack of pre-paid registrations, unforeseen circumstances, technology or Internet issues, or acts of nature. Review **Money Back Guarantee** at www.loantrainer.com/02.html.

Pre-Registration and Payment are required.
Free manual mailing on registrations received at least
6-business days before the first class date; thereafter,
FedX charges will be assessed and added to registration fee*

Registration Form

PLEASE **PRINT** CLEARLY – PHOTOCOPY FORM FOR ADDITIONAL REGISTRANTS

Course Name FHA Financing Training Dates _____ Reg. Fee \$ _____ *

Name _____ Phone _____ Ext. _____

Mailing Address _____ City/St _____ Zip _____
(No P.O. Boxes)

Please Check correct box >>> Address is for a Business [] or a Residence []

Company _____ FHA-approved? [] Yes [] No

Fax _____ Cell Ph. _____

Email Wk. _____ Res. Email _____

Current Position _____ Years in Industry _____

FHA Experience: _____-years – In these positions: _____

Amount Due LT.C = *See Above [] Check Enclosed [] Mailed, or [] Charge Amount Due to my Credit Card

Credit Card Information

[] Visa [] Master [] AMX [] Discovery No. _____ CVV No. _____
Exp. _____

I have read and agree to the above policies and acknowledge that my entire fee is due and payable at least 3-business days prior to commencement of the first class date for which I am registering. I also acknowledge that "Employer Billing" does not release me of full responsibility of class fees, attorneys, court and/or processing fees incurred by LT.C to collect unpaid fees.

Card Holder Signature: _____ **Date:** _____

Card Holder Name (If different than above - **PRINTED**): _____

Card Holder's Billing Address:
(If different than above)