



February 2012 Training Calendar

Mon	Tue	Wed	Thu	Fri
		1	2	3
6 Express 10:30am	7 Crescent LOS GFE/TIL 10am RESPA 11am	8 Express 11am BPO/LPO Structuring 12pm	9 VA 11am Contract Processing 1pm	10 Closing Request 10:30am
13 Appraisal Ordering 2pm	14 Marketing to First Time Buyers 11am	15 4506T 1pm Express 2pm	16 Express 12pm FHA Processing 2pm	17 Homepath 11:30am
20 President's Day	21 FHA SO 11am	22 Express 11:30am One Touch Processing 1pm	23 1xCP 11am Express 1pm	24 Crescent LOS GFE/TIL 1pm
27 BPO/LPO Structuring 11am	28 Express 2pm	29 4506T 11am	March 1 Express 10:30am Closing Request 1pm	March 2 Low Down Loans 11am

NOTE: All classes are in Eastern Time (Central -1hr, Mountain -2hr, Pacific -3hr)

See next page for class descriptions. Click on class in calendar to register.



Internet Connection and either speakers or phone dial in required.

Appraisal Ordering (45 minutes) Learn how to order Appraisal Independence compliant appraisals with Crescent Mortgage's easy to complete order form within the Mercury Network!

BPO/LPO Structuring (1hour) Examine the advantages/disadvantages of each option, who is allowed to do each type of transaction and review examples of pricing, GFE's & Details of Transactions for purchases with or without seller concessions and refinance transactions of both Borrower Paid & Lender Paid.

Closing Request (30 minutes) Review of when and how to properly submit the closing request and maintain RESPA compliance.

Contract Processing (1hour) Loans processed by Crescent are processed to our specific underwriting guidelines. Receive your loan approvals quicker, reduce the times you must contact your borrower for additional information and close on time. You will have a single point of contact at Crescent with no minimum volume requirements. Take this session and find out more!

Create a Loan (1hour) Will you be using Crescent Express as your LOS (loan origination system) to create your loan from scratch? This class is by appointment and will address how your institution can utilize our system to create your loan and disclosures. Email training@crescentmortgage.net to schedule a time. *You should first take the Express class.*

Crescent LOS GFE/TIL (30 minutes) If you use Crescent Express as your Loan Origination System and would like more information on how to complete the GFE & TIL this session is for you! We will discuss how to input your figures into the Crescent Express GFE, TIL & order initial disclosures.

Express (1hour) this class will review how to use Crescent's online system Crescent Express. You will be able to lock loans online, submit to DU and LP for free as well as check the current status of your pipeline, submit conditions and closing requests.

FHA Sponsored Originator (30 min) Review of our recent sessions on FHA's new requirements on how to originate and close loans. We will discuss terms of business and file flow including compliance with MDIA, RESPA & Appraisal Independence.

FHA Processing (2 hours) Join us as we discuss FHA lending. Topics of discussion will include Origination, Processing, File Submission, Forms, recent Mortgagee Letters and FHA's new Lender Approval. Please have a calculator on hand.



HomePath (30 minutes) want to know more about Fannie Mae's HomePath program and how your partnership with Crescent allows you access to this program? Then join us for a short session on how to use HomePath and the benefits of it.

Low Down Loans (30 minutes) Have potential borrowers with only small down payment amounts? Do you know what their options are? We will discuss loan programs with little or no down payments and how to determine which is best for your borrower.

One Touch Processing (1 hour) Want your file to go from Submission to Closing with only One Touch? This class will review best practices to move your file through the process quickly and correctly. We will review common errors and how to avoid them. *You should already be familiar with Crescent Express or have taken the Express class.*

RESPA (1 hour) Need a review of RESPA guidelines? We will take a look at the 2010 GFE and how it and the Settlement Statement work. We will also review Crescent's procedures for compliance and frequently asked questions.

Rural Development (RD/USDA) (1 hour) - Want to qualify more borrowers for purchase programs? Need to know about RD's new fee? Join us as we discuss how to originate and process RD loans. *(offered again in March)*

Veterans Administration (VA) (1 ½ hours) There are more and more Veterans eligible for the VA loan. Our session will discuss who is eligible and how to process a VA loan with Crescent. We will look at examples of VA specific forms and how to complete them and submit your file to underwriting.

1xCP (1 hour) If you can fund your customers construction loan and want to lower their overall closing cost while helping them obtain permanent financing when the home is complete then you need to know about our **One time Construction to Perm** loan options!

4506-T (30 minutes)- Review how to properly complete the 4506-T. We will review common mistakes and errors on this from that slow down your files process.

See Calendar above for dates and times. Click on class in the calendar for link to register. Email Training@crescentmortgage.net for assistance



View recorded sessions for the following by clicking on them to open web link

Import a loan to your pipeline.

Running Automated Underwriting Systems (LP, DU) through our website

Order or Re-issue Credit Reports through for LP/ DU

How to review your pipeline in Crescent Express

How to Upload Documents to Crescent Express

How to FINAL YOUR LOAN - Submit to Crescent for Underwriting - IMPORTANT!

How to submit your Loan Closing Request

