

Education Curriculum

All Education Classes Will Be At The *Loews Philadelphia*.

Thursday, June 22, 2006

1:00 – 5:00p.m.

Real Estate Procedures Act (RESPA)

This course discusses RESPA and its Regulation X, and explores the Federal Reserve's Federal Register - reviewing comments and explanations. Topics include Good Faith Estimate Requirements, Information Booklet "Settlement Guide", HUD-1 and HUD-1A Settlement Statement and Prohibitions and Kickbacks. This course provides 4 NAMB CEUs.

Shedding Light on Credit Scoring

This seminar provides you with a basic understanding of credit scores and gives a set of risk factors used in determining the score. It includes a discussion of FICO bureau scores and MDS bankruptcy scores, evaluating a score to industry guidelines. This course provides 4 NAMB CEUs.

Fraud Prevention

Incidences of fraud in obtaining mortgages are being reported across the country at an alarming rate. This seminar explains the types and classifications of fraud and gives you "red flags" to look for. Case studies are used to illustrate fraud in each mortgage loan file element. This course is generously provided by United Guaranty. This course provides 4 NAMB CEUs.

Friday, June 23, 2006

8:00a.m. – noon

Automated Underwriting Loan Prospector

This course exposes students to state-of-the-art technology tools to help you gain a competitive edge in the marketplace. Trainers guide participants through demonstrations designed to introduce these programs, which bring automated underwriting to wholesalers and originators at the mortgage point-of-sale. This course is generously provided by Freddie Mac. This course provides 4 NAMB CEUs.

Truth in Lending Act

This course discusses the Truth In Lending Act, its Regulation Z and the Commentary to Regulation Z. Course lecture specifically addresses Open End Credit - Home Equity Lines, Closed End Credit - most mortgages, and HOEPA Disclosures. This course provides 4 NAMB CEUs.

8:00a.m. – 5:00p.m.

Marketing Your Services, Marketing Yourself

As a mortgage professional, you understand that marketing your business and products requires more than an in-depth knowledge of the technical skills of mortgage loan origination. You understand that building relationships - with borrowers, co-workers and related industry affiliates - increases your opportunities for success. This course is generously provided by United Guaranty. This course provides 8 NAMB CEUs.

ABCs of FHA Lending

This course covers how to properly and accurately originate an FHA loan, accurately preparing a Good Faith Estimate with allowable closing costs, MIP and calculating maximum mortgage amounts. Learn "loan underwriting" and "subject property" lending criteria; processing the FHA loan forms; automate by using technology; marketing ideas for FHA loans to maximum profits; current HUD compliance and regulatory issues and hands-on case studies and practice scenarios. This course provides 8 NAMB CEUs.

1:00 – 5:00p.m.

Small Commercial Lending

This course will provide mortgage brokers and originators with knowledge about the benefits of small commercial lending. You will be shown a simple yet practical approach to expanding your loan production in this profitable segment of the mortgage industry. This course provides 4 NAMB CEUs.

203k

This course, recently updated, clarifies interpretation of Mortgagee Letter 00-25 based on feedback from HUD officials. A very important course for DE Underwriters including M&T Case Study Examples, through the completion of both a purchase and refinance maximum mortgage worksheet. This course is provided by M&T Mortgage Corporation. This course is worth 4 NAMB CEUs.

For more complete course descriptions, visit the www.namb.org

Education Information

- Students must check with their state regulators to confirm acceptance of NAMB CEUs for continuing education requirements.
- All classes are priced at \$25 per CEU for NAMB Members and \$50 per CEU for non-members.
- All classes will be at the Loews Philadelphia, 1200 Market Street, Philadelphia, PA 19107.
- All students must present photo identification, such as driver's license, upon check-in for a class.
- Registered students must arrive at least 15 minutes prior to the course start time for check-in.
- Registered students that arrive late for check-in will lose their space in the class.
- Registered students arriving more than 15 minutes late to a class will not be granted CEUs for the class.
- Registered students arriving more than 30 minutes late to a course will not be granted admittance to the classroom.
- Students registering on-site may pay by credit card only.
- Certificates will be distributed on-site at the Certification Kiosk.