



MortgageBootCamp.net

LEAVE THE TRAINING TO US

**CHECK WEBSITE FOR
SEMINAR DATES AND LOCATIONS**

www.mortgagebootcamp.net
877-MTG-BOOT (877-684-2668)



MortgageBootCamp.net

Attention: Mortgage Companies

We are in the business; We know your frustration;
We are here to help make your loan originators
more of an asset than a liability.

“Leave The Training To Us”

MortgageBootCamp.net is about increasing your income by
decreasing the time it takes to properly originate loans!

THINK 80% TO 90 % CLOSING PENETRATION

- How much money do you lose when a promising employee quits?
- How much money do you lose to your competition due to your brokers lack of “Nut and Bolts” knowledge of the industry?
- How do you feel about the training options open to you for teaching your loan originators what they NEED to KNOW and what they NEED to DO to succeed in this business?

Lower your expenses on lost sales due to inexperienced brokers working your leads

Increase your closing ratio by having knowledgeable loan officers working for you

There are many benefits to hiring an outside company to train your people, give me 5 minutes to show you how your company will prosper from our experience

Visit us on the web@ www.mortgagebootcamp.net

Call 877-MTG-BOOT 877-684-2668



Three CRITICAL Guarantees From Mortgage Boot Camp

1. Your loan officers **will not be recruited**
2. Your originators **will not be introduced** to new title companies, appraisers or lead-generating companies
3. There will be **no discussions of commissions or pay** so you can feel comfortable that your Loan Originators will not be induced in any way to leave your company

Yes!

We Can Tailor In-House Seminars to Your Specific Needs!

Just some of the benefits to your company

- Two days in a controlled learning environment free of all office distractions
- Tax write off to your company and lower overhead
- Every student receives a complete reference guide full of formulas and web-sites for due diligence
- Increased closings and time spent with each loan officer on formulas, loan types and documentation types
- Weekend courses mean no loss of production for your office
- Reports on your loan officers provided after the seminar (optional) so you know who needs extra work and who is ready to originate files professionally
- Processing will appreciate your new loan officers and in turn, your files will close quicker due to proper loan structuring from the beginning
- Frees you up to work on other projects
- A test is given in the beginning and at the end of the seminar to track knowledge
- Every loan officer is provided with a FREE mortgage calculator which they will know how to use by the end of day one



(Real Life)

One broker said it was expensive to train 10 people and asked what happens if I pay for their training and they go to work for somebody else. Our response was... "What if you don't train them and they all stay?"

By the end of day one your loan officers will:

- Be fully trained in the math needed in this industry
- Know how to use there financial calculators
- Read and interpret credit reports, title, surveys and appraisals

Our objective is to teach them all of the most important functions of a deal, after that it's just a matter of referring to the course manual for the formulas needed to qualify the borrower.

By the end of day two your loan officers will know:

- How to structure a deal
- The different loan types and the documentation needed for each
- How to properly qualify a borrower
- Price out a loan
- Fill out a good faith estimate
- Call a lender bank rep
- Perform due diligence on a file and turn a complete file into processing

We go over everything as a class and if your loan officer is struggling on any portion of the training, we have proctors in the audience to help them understand on a one-on-one level. Our easy to follow training breaks it down in simple terms that every loan officer can understand.

In-House Seminars

We can tailor a presentation to Your Specific Needs

You know your shop's weaknesses and strengths; we can tailor our presentation to focus on your needs to make them your strengths. We will train your brokers using your lenders rate sheets, your processing procedures, your systems and your formulas. This flexibility has made us super successful in helping companies improve there bottom line, your success is our success (Call for minimum student requirement)

To schedule a meeting call: 877-MTG-BOOT (877-684-2668) option 2

Here's Just PART of what you will Gain!

DAY I

- **Overview of the Mortgage Market**
 - Volume & Type Of Mortgages Sold
 - Loan Originator Responsibilities
- **Lenders: The Different Types And How They Apply To Your Borrower**
 - Understanding The Basics of RESPA, Lenders And Products
 - FNMA/FHLMC
 - Govies
 - Alt "A"
 - Non-Prime & Sub-Prime
 - Hard Equity
- **Mortgage Math: What The Terms Mean And How To Properly Calculate Them**
 - What is a Percentage
 - What is LTV
 - What is CLTV
 - Calculating DTI's (front-end/back-end)
 - Calculating Blended Rates (Piggy Backs)
 - Understanding Full Amortization vs. Interest Only vs. Negative Amortization
 - Calculating Mortgage Insurance
 - Grossing Up Income
 - Calculating Payment Shock
 - Prorating Taxes and Insurance-Escrows
 - Calculating Different Types Of Income
 - W-2/Salaried/Wage Earner
 - Self-Employed
- **Appraisals & Property Types**
 - Definition
 - How an Appraiser Determines Value
 - Market Approach vs. Income vs. Cost Approach
 - Required Appraisal Forms
 - Appraisal Reviews, What They Mean
 - Automated Valuation Models (AVMs)
 - Zoning
 - Good vs. Bad Appraisals
 - Comps – Are they valid?
 - Problem Areas To Look Out For
- **Appraisal Glossary**

- **Title Policies**

- The Basics
 - The Title Process
 - Lender & Owner Policies
 - Title Endorsements
 - Chain of Title
 - Required Information
 - Sample Title Policy
 - Sample Title Charges

- **Surveys And Their Importance**

- Different Lenders equals different requirements

- **How To Read & Understand A Credit Report And What To Look Out For**

- What is A Credit Bureau
 - The 3 Major Credit Depositories
 - What is A Credit Report
 - What FICO Considers

- **How to Interpret & Understand Credit Information**

- Public Records
 - Tax Liens
 - Collections
 - Bankruptcy's
 - Child Support
 - Trade lines
 - How FICO Scores Work

End of day one

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DAY II

- **How To Read A Rate Sheet and pricing for profit**
 - A Paper
 - BC Paper
 - Hard Equity
 - Using Online Lender Pricing Engines
- **GFE - Doing It The Right Way**
 - What is a GFE
 - How to Prepare
- **TIL – It Isn't Rocket Science**
 - What is a TIL
 - Identify items that are Prepaid Finance Charges
 - How To Calculate Properly
- **How To Prequal Like A Pro / Gathering the Important Information**
 - How to Determine what Type of Borrower Your Working With
 - Payment Buyer
 - Costs Buyer
 - Rate Buyer
 - How to Determine if you Should or Shouldn't Run the Credit
 - How to Document A Loan from first Contact
 - How to Work A Deal Backwards
- **How To Call A Lender / Bank Rep And What Information You Need Prior To Calling**
 - 10 Questions Every Loan Originator Needs To Know
 1. Unusual "Anything" about the deal
 2. Purpose of Loan and Property Type
 3. Occupancy Type
 4. Number of Borrowers and Relationship
 5. Residence Status
 6. Doc Type
 7. FICO Score
 8. Property Value
 9. LTV
 10. Estimated DTI
- **How To Make Your Borrower, Processor & Underwriter LOVE your files!**
 - L.O.'s Objective - Handing in a complete file for processing
 - The 1003 – This Isn't Rocket Science, Either

- **Due Diligence Or Die**

 - Verifications

 - Verify all phone numbers and addresses
 - Verify Employment
 - Verify Rental
 - Verify Mortgage
 - Verify Deposit

- **Technology In The Mortgage Industry - How To Make It Work For You**

- **City/County Websites To Help With Due-Diligence**

- **Websites Underwriters Use To Check Up On Your Borrowers Story**

- **Time Savers And How To Use Them**

- **Preliminary Verification Of Information Gathered At Interview**

 - Taxes

 - Ownership

 - Property Description

 - Employment Salary

 - Business License & Ownership

 - Business Address & Phone

 - Student Loan Status

 - Citizenship Status

 - Rental Information

 - Lender Information: By Property & Loan Product

- **Most Common Acronyms Used By Processors & Underwriters**

End of day two

We have scores of success stories and references. We would like to train your most promising people as soon as you're ready to invest in them. We promise a return on your investment by way of more closings, less stress, and enhanced reputation for you and your company

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Testimonials

Success Story from a Lender/Mortgage Originator

After attending your Mortgage Boot Camp in August, 2005, I returned to experience a success Story I have to share.

I have found a new strategy that I would not have thought of if it were not for my training at Mortgage Boot Camp.

I researched the Realtors Listings and found a property to start my Strategic Sales Technique. After learning how to work a loan backwards, I figured why not work a customers application backwards?

As a lender, I can approach a borrower with the end story, instead of starting with, "Do you want a loan for \$299,000? The new strategy is, "Do you have \$71,066.00 to put down for closing, and can you afford a \$2,010.00 payment?"

Already, I have found two borrowers who are interested in this property! First I hear the customer say that they don't have that kind of money. Then, they look into the air, and say they can work it out. I have taken in three applications TODAY!!

My lending appeal has increased and the borrower looks at an end product in relief, instead of feeling the exasperation felt while looking at a 4 page application.

THANK YOU FOR THE TRAINING! IT IS PAYING OFF!

*Sincerely, Jean Robinson
Lower Florida Keys Mortgage Originator for First State Bank of the Florida Keys*

Ref: Training Seminar

I want to thank you for introducing us to your weekend training seminar. Your training was extremely beneficial to all who attended from our office including myself.

As we get caught up in the day-to-day hassles of this great business we're in we lose sight of many basics that could and do kill deals. The pace, content and delivery of the material was right on target and perfect for both the newbie's and experienced mortgage professional.

I highly recommend your training to all serious professional Mortgage Brokers and Loan Officers who want to learn how to make more money with a lot less problems in each of there deals.

All Broker Owners should consider this program as a mandatory training for any and all loan originators coming into your business as a benchmark. This way you'll know exactly where each and every person stands when it comes to shopping, pricing, documentation and overall packaging of the loan.

Jules, I wish you and your TEAM at Mortgage "kick butt" Boot Camp the very best.

Sincerely,

*Frank Espinosa, President, Broker Owner
Team Home Mortgage, Inc.
Miramar, FL*

Most courses I have attended elsewhere are more talk. The Mortgage Boot Camp course covers topics in more detail and with real-life situations.

Augustine Joseph, M.D.
Investors Property Mortgage
Orlando, FL

I found the material and instruction to be very helpful. The teacher/student ratio was Great! It allowed for a lot of 1 on 1 help.

Eric Weldon
RE/MAX
Fort Lauderdale, FL

Great Course!! I wish I had this course when I first started in the business. I would have saved hours of working on things I didn't know.

Robert Pittman
Atlantic Mortgage Loans, Inc.
Zephyrhills, FL

Mortgage Boot Camp is the only mortgage seminar worth attending.

Greg Little, Vice President
Clear Lake Mortgage Corporation
Boynton Beach, FL

The training was awesome. I learned a lot and now I feel more confident structuring a loan. What I liked the most is that the instructors make sure you understand each concept explained.

John Rivera
New Horizon Lending Group
Orlando, FL

Reference for all testimonials provided upon request.

Mortgage Boot Camp Two-Day Workshop Training Agreement

General Information

Legal Name of Company (Client): _____ Organization Form: Corp / LLC / Partnership / Sole Proprietor

DBA Name (if applicable): _____ Number of Branch Offices: _____

Main Street Address: _____

Contact Person: _____

Phone: _____ Cell: _____ Fax: _____ Email: _____

Main Branch Address: _____

Principals of Company

Name	Title	Contact Number
_____	_____	_____
_____	_____	_____

Please enroll my staff for your Two-Day Mortgage Boot Camp training course (course runs from 9:00am to 6:00pm each day). Training to be held at _____ on _____, _____ & _____, 2006. Mortgage Boot Camp will provide an instructor, financial calculators and course outlines for _____ Students at \$ _____ each.

You may train in your office for the weekend if provided the space is adequate for training, if so we will discount the training by the cost of the hotel. _____ Client agrees to provide adequate facilities to conduct the training to reduce the enrollment fee to each student.

A first deposit equal to 50% is due upon signing this agreement. The balance of 50% is due no later than 2 weeks before the first day of training set above or training may be postponed until receipt and clearance of such funds. All payments received are non-refundable and subject to the terms below.

Authorized Signature _____ Title: _____ Date: _____

Authorized Signature _____ Title: _____ Date: _____

If Corporation, an officer must sign. If Partnership, partners must sign. If LLC, member must sign. If sole proprietor, owner must sign.

Cancellation and Postponement Policy: Cancellations and postponements cause inconvenience for all parties, so this policy seeks to be fair and equitable given that dates once booked are held exclusively for the client. Cancellation and postponements made close to delivery dates are unlikely to be filled by another client and in such event; the client shall immediately be liable to pay the following fees:

- (a) Cancellation at any time will result in the forfeiture of all payments made; however, such payments may be applied toward rescheduling the Two-Day Mortgage Boot Camp Workshop Seminar up to 1 year of the original training date set in this agreement.
- (b) Postponement of any engagement by Client is acceptable if given within 5 business days of the first day of training.
- (c) The Client is liable for any cancellation charges levied by airlines, hotels, venues, etc. to which the Client has agreed in writing.
- (d) All travel and hotel accommodations will be paid by the client if training is required for offices out of the south Florida area.