



For Credit Unions



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**ARCH MI'S**  
Customer Training  
Course Catalog

# Train for Better Performance, Productivity and Loan Quality



Success in mortgage lending starts with a high-performing team.

Arch MI trains mortgage professionals to compete in today's fast-paced lending environment. Our Customer Training Program is a best-in-class educational curriculum teaching the key skills, techniques and best practices needed to build your team's confidence and grow your share of originations.

## **Your team can be stronger with Arch MI:**

- Courses that address real-life situations.
- Qualified, experienced trainers familiar with the current mortgage lending landscape.
- Individual courses incorporate the latest industry trends and technologies.
- Flexible formats for your convenience – on-demand videos, webinars and classroom sessions.

## **Most Arch MI customer training courses are complimentary.**

*(There is a fee for Essentials of Mortgage Lending.)*

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# 15%

*Survey participants who had access to professional development programs were 15% more engaged in their jobs than workers without similar opportunities.*

*Source: HRMorning.com, reporting a survey of 2,000 employees by BetterBuys.com.*



# Arch MI Customer Training Course Offerings

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## MORTGAGE INSURANCE COURSES

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### An Overview of Mortgage Insurance *A Path to Homeownership*



Understand the basics of mortgage insurance and its value to both credit unions and members. This session provides an overview of coverages, premium options, cancellation and more.

**Audience:** Mortgage Professionals

**On-Demand Video:** 30 minutes



# Arch MI Customer Training Course Offerings

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## APPRAISAL COURSE

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### Analyzing Appraisals for Single-Family Residences

*Identifying the Key Areas of the Uniform Residential Appraisal Report*



Learn the roles and responsibilities of credit unions, underwriters and appraisers when it comes to analyzing appraisals for single-family residences. Understand the key areas to review on the Uniform Residential Appraisal Report (1004) and learn to identify required addenda and attachments.

**Audience:** Loan Processors, Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 45 minutes



# Arch MI Customer Training Course Offerings

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## BUSINESS DEVELOPMENT COURSES

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### Communicating Competitive Advantages



Competitive advantages are the reasons people do business with you that go beyond low rates and fees, but how do you describe things like excellent service and trust without sounding like everyone else? Learn the two things customers need to trust to do business with you, what bothers members and Realtors® the most about the loan process and how to separate yourself and sound different from the competition.

**Audience:** Mortgage Professionals

**Live Webinar:** 1 hour

**On-Site:** 1 hour



# Arch MI Customer Training Course Offerings

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## BUSINESS DEVELOPMENT COURSES *(Continued)*

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### Five Steps to Better Goal Setting and Planning



General Dwight Eisenhower said “Plans are nothing. Planning is everything.” While many things can affect a plan (COVID-19, anyone?), the act of planning is where the value is. Learn the five-step GRASS method, three common mistakes to avoid and the most important (and sometimes the most difficult) thing your plan should include.

**Audience:** Mortgage Professionals

**Live Webinar:** 1 hour

**On-Site:** 1 hour

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### Habits of High Achievers



Success leaves clues. Not surprisingly, many of the traits shared by high achievers are common sense in theory, but not necessarily common practice (otherwise, everyone would be a high achiever, right?). Discover the keys to having your best year ever, the most important (yet often missing) part of the formula for success and disciplines you often don’t think about.

**Audience:** Mortgage Professionals

**Live Webinar:** 1 hour

**On-Site:** 1 hour

# Arch MI Customer Training Course Offerings

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## BUSINESS DEVELOPMENT COURSES *(Continued)*

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### Journey to Success in Business and in Life

*Lessons Learned Along the Way*



This unique professional development opportunity provides insights on how to grow and expand your skills to achieve more happiness and success at home and work. Arch MI's accredited public speaker and industry expert, Blaine Rada, will share his story of personal challenge and valuable lessons gained during his month-long trek across Spain, unplugged from modern life, technology and the 9-to-5 routine. This stimulating presentation will get you thinking through the next steps to your best year yet.

**Audience:** Mortgage Professionals

**Live Webinar:** 1 hour

**On-Site:** 1 hour

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### Winning Market Share

*Creating Separation Between You and Your Competitors*



Learn how to differentiate yourself from the competition and gain market share by becoming the best choice for mortgages among homebuyers and real estate agents. Enhance your reputation by aligning your market, method and media. Discover untapped markets for additional business, understand the importance of content marketing, know what your homebuyer values in a lender, create unique competitive advantages and examine a framework for selecting real estate agent partners.

**Audience:** Mortgage Professionals

**Live Webinar:** 1 hour

**On-Site:** 1.5 hours

# Arch MI Customer Training Course Offerings

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## BUSINESS DEVELOPMENT COURSES *(Continued)*

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### **(SMART)<sup>2</sup> Communicating**

*10 Keys to More Effective Presentation Skills*



Whether you communicate in-person or online, with spoken words or written words, delivering a clear and compelling message is more challenging than ever. In this session, you'll learn:

- Five values that establish your intentions and ensure your communication is understood and acted on.
- Five verbs that are the specific skills to make you a more effective communicator.
- Three keys to becoming a better listener.

**Audience:** Mortgage Professionals

**Live Webinar:** 1 hour

**On-Site:** 1 hour



# Arch MI Customer Training Course Offerings

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## BUSINESS DEVELOPMENT COURSES *(Continued)*

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### Ten Tips That Turn the Tide in Your Favor

*Ideas for Success in a Changing Market*



Whether you've been in the business for decades or have just taken on a new role, you'll benefit from 10 tips for communicating effectively with mortgage referral partners to gain a regular stream of business. You'll hear what high performers with stellar customer satisfaction ratings are doing to earn and keep recurring mortgage business. You'll also learn the disciplines necessary to elevate your skills and how to put together a plan to achieve your goals.

**Audience:** Loan Originators, Mortgage Management Professionals

**On-Site:** 1.5 hours



# Arch MI Customer Training Course Offerings

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## INCOME ANALYSIS COURSES

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### AMITRAC Overview

*Navigating the Arch MI Tax Return Analysis Calculator*



The AMITRAC (Arch MI Tax Return Analysis Calculator) is an interactive and intuitive spreadsheet that follows the SAM method of tax return analysis. Learn how to navigate the AMITRAC in this short webinar.

**Audience:** Loan Originators, Processors, Underwriters

**On-Demand Video:** 30 minutes

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### Business Tax Returns 101

*An Introduction to Business Tax Structures, Forms and Cash Flow*



In this course, we will introduce the various business structures, the tax forms used to report business income and demonstrate how income flows from business to personal tax returns.

**Audience:** Loan Originators, Loan Processors, Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 45 minutes

# Arch MI Customer Training Course Offerings

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## INCOME ANALYSIS COURSES *(Continued)*

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### **Business Tax Returns 201**

*The Basics of Self-Employed Borrower Income Calculation*



In this course, we will dive into the fundamentals of self-employed member income calculation, including allowable add-backs and required deductions. We will also review the principles of Profit and Loss statement requirements, Net Operating Loss carryover considerations and person debts paid by the business.

**Suggested Prerequisite:** Business Tax Returns 101: An Introduction to Business Tax Structures, Forms and Cash Flow

**Audience:** Loan Originators, Loan Processors, Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 45 minutes



# Arch MI Customer Training Course Offerings

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## INCOME ANALYSIS COURSES *(Continued)*

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### Business Tax Returns 301

*Unique Considerations for Sole Proprietorships and Corporations*



In this course, we will focus on the unique considerations of Sole Proprietorships and Corporations. We'll break down mileage depreciation and how to know if you can include an additional add-back (Schedule C), as well as review the different requirements for utilizing corporate cash flow.

**Suggested Prerequisite:** Business Tax Returns 201: The Basics of Self-Employed Borrower Income Calculation

**Audience:** Loan Originators, Loan Processors, Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 45 minutes

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### Business Tax Returns 302

*Unique Considerations for Partnerships and S Corporations*



Confused about K-1s? Want to gain a better understanding of earnings, distributions and liquidity analysis? This is the course for you! During this session, we will break down K-1s for both Partnerships and S Corporations and demonstrate how to calculate qualifying income.

**Suggested Prerequisite:** Business Tax Returns 201: The Basics of Self-Employed Borrower Income Calculation

**Audience:** Loan Originators, Loan Processors, Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 45 minutes

# Arch MI Customer Training Course Offerings

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## INCOME ANALYSIS COURSES *(Continued)*

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### Clarify the Confusion

*Understanding Self-Employed Borrowers and Business Tax Returns*



Enhance your understanding of self-employed members and develop an understanding of the components of business tax returns. Allowable add-backs and required deductions will be discussed. We will demonstrate how to calculate income from various business structures and introduce you to the Arch MI Tax Return Analysis Calculator (AMITRAC), the industry's most user-friendly schedule analysis form.

**Audience:** Loan Originators, Sr. Processors, Underwriters

**On-Site:** 3.5 hours

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### Explore the Essentials

*Introduction to Tax Returns and Business Structures*



Learn about the various tax returns and forms in this introductory class. Various income sources, from Social Security to interest income and capital gains, will be discussed as well as income trending and non-taxable income. You'll also review business tax returns and learn the differences between the business structures.

**Audience:** Loan Originators, Jr. Processors, Processors

**On-Site:** 2 hours

# Arch MI Customer Training Course Offerings

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## INCOME ANALYSIS COURSES *(Continued)*

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### I Is for Income

#### *The Basics of Qualifying Income*



Correctly calculating income is fundamental to ensuring a member qualifies for a loan. In this mini-workshop, we will discuss the basics of income calculation, including base, bonus, overtime and commission. Bring your calculator and be ready to practice what you learn.

**Audience:** Loan Processors, Jr. Underwriters

**On-Site:** 3 hours

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### Income Fundamentals 101

#### *The First Step in Understanding Acceptable Qualifying Income*



In this first Income Fundamentals course, we review acceptable income for mortgage qualification, including employment and non-employment sources. We will also discuss income continuance (when support documentation is required) and taxable vs. non-taxable income.

**Audience:** Loan Originators, Loan Processors, Jr. Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 30 minutes

# Arch MI Customer Training Course Offerings

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## INCOME ANALYSIS COURSES *(Continued)*

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### Income Fundamentals 201

*The Components of Paystubs and W-2s*



In this second course of the Income Fundamentals series, we will discuss documentation requirements, explore the components of paystubs and W-2s, review how to determine pay cycle frequency and understand mandatory payroll deductions.

**Audience:** Loan Originators, Loan Processors, Jr. Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 30 minutes

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### Income Fundamentals 202

*Calculating Employment Income*



In this third course of the Income Fundamentals series, we will apply the knowledge gained from Income Fundamentals 201 to accurately calculate qualifying income from paystubs, including base pay, overtime, bonuses and commission.

**Audience:** Loan Originators, Loan Processors, Jr. Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 30 minutes

# Arch MI Customer Training Course Offerings

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## INCOME ANALYSIS COURSES *(Continued)*

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### **Master the Mystery**

*Navigating and Evaluating Personal Tax Returns*



Learn the fundamentals of navigating through personal tax returns, including key components of the 1040, including Schedule 1, Schedule B, Schedule D and Schedule E. Discover when and why tax returns are needed and how to recognize when tax returns are complete. Understand income trending and be introduced to the Arch MI Tax Return Analysis Calculator (AMITRAC).

**Audience:** Loan Originators, Loan Processors, Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 35 minutes



# Arch MI Customer Training Course Offerings

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## MORTGAGE SKILLS COURSES

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### Conquer the Components

*Understanding the Aspects of a Loan File*



In this overview, learn the Three Cs of mortgage lending (credit, capital and capacity), as well as income/employment, assets/reserves and ratios. Understand the factors that make up a credit score and the fundamentals of mortgage risk.

**Audience:** Loan Originators, Loan Processors, Jr. Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 35 minutes



# Arch MI Customer Training Course Offerings

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## MORTGAGE SKILLS COURSES *(Continued)*

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### Fannie Mae HomeReady

#### *The Key Points*



Expand your market by learning the key points and unique features of Fannie Mae's HomeReady® program. An alternative to FHA financing, HomeReady is designed for creditworthy, low- to moderate-income homebuyers and includes expanded eligibility for financing homes in designated low-income, minority and disaster-impacted communities.

**Audience:** Mortgage Professionals

**On-Demand Video:** 30 minutes



# Arch MI Customer Training Course Offerings

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## MORTGAGE SKILLS COURSES *(Continued)*

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### Loan Processing Using the URLA/Form 1003

*Making the Loan Application Process Easier*



Learn how to use the Uniform Residential Loan Application or URLA (also known as Fannie Mae Form 1003 and Freddie Mac Form 65), to process your loan application. Understand what documents to gather, how to review and verify required documentation, and prepare the loan application for underwriting. Use Arch MI resources to assist you in your loan processing review.

**Audience:** Loan Originators, Loan Processors

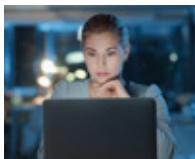
**Live Webinar:** 1 hour

**On-Demand Video:** 50 minutes

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### Mortgage Fraud

*Do Your Diligence*



Learn about the impact of mortgage fraud, how to spot it and how to prevent it. Mortgage fraud has been around a long time, and it continues to be one of the fastest-growing crimes in the United States. Acquire an increased awareness of the sources of fraud, learn ways to prevent fraudulent loans and discover how to effectively identify red flags.

**Audience:** Loan Originators, Loan Processors, Underwriters

**Live Webinar:** 1 hour

**On-Demand Video:** 35 minutes

# Arch MI Customer Training Course Offerings

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## MORTGAGE SKILLS COURSES *(Continued)*

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### Navigating the New URLA/Form 1003

*Overview and Highlights*



Learn how to navigate the redesigned Uniform Residential Loan Application (URLA), also known as Fannie Mae Form 1003 and Freddie Mac Form 65. This session will provide an overview of this new industry-standard loan application, review its components and highlight key features and differences between it and the previous loan application. You will also be pointed to helpful resources you can use.

**Audience:** Mortgage Professionals

**On-Demand Video:** 30 minutes

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### Trended Credit Data

*An Overview*



What is trended credit data? We will define it, discuss Desktop Underwriter® Version 10.1 as it relates to trended credit data and talk about the impact trended credit data will have on Arch MI-insured loans.

**Audience:** Loan Originators, Loan Processors, Underwriters

**On-Demand Video:** 10 minutes



# Arch MI Customer Training Course Offerings

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## MORTGAGE SKILLS COURSES *(Continued)*

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### What Starts Well Ends Well

*12 Steps to Ensure a Smooth Transaction*



Learn simple techniques you can use to set up loans for success. From establishing realistic expectations to understanding what drives member satisfaction, you'll discover how to invest your time and effort for maximum return. As an added bonus, you'll learn to overcome common loan challenges and a formula for getting exceptions approved.

**Audience:** Loan Originators

**Live Webinar:** 1 hour

**On-Demand Video:** 1 hour

**On-Site:** 1.5 hours

# Arch MI Customer Training Course Offerings

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## MORTGAGE SKILLS COURSES *(Continued)*

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### Essentials of Mortgage Lending

*Understanding the Fundamentals of Home Loans*



#### 1-Day Course

This one-day hands-on fundamentals course delivers information that you can use to be a successful mortgage industry team member. Modules focus on the Three Cs of mortgage lending, including credit, capital and capacity. New to the industry? Need a refresher? This course will help you strengthen your mortgage skills and knowledge.

#### 2-Day Course

This two-day course, designed with industry newcomers in mind, provides an overview of mortgage lending from A to Z. Modules range from industry terminology and property types, to the basics of understanding credit, income, the loan application and more. Let us help you build, strengthen and educate your team.

**Please note:** There is a nominal fee for this course. Contact your Arch MI Account Manager for details.

**Audience:** Loan Originators, Loan Processors and Underwriters

**On-Site:** 1 day or 2 days



## Meet Our Trainers



### **Blaine Rada, CSP**

*Senior National Trainer and Instructional Designer*

Blaine Rada, a mortgage industry veteran who began his career in 1985, is currently a Senior National Trainer and Instructional Designer at Arch MI. A gifted trainer and coach, he helps individuals and organizations differentiate themselves and achieve their goals in a highly competitive mortgage environment. As an accomplished thought leader, public speaker and debater, Blaine earned the title of *America's Greatest Thinker* in 2005 and 2022 and holds the National Speakers Association's highest earned designation, Certified Speaking Professional (CSP). Notably, in 2019, he published an award-winning book chronicling his inspirational 500-mile trek of the Camino de Santiago across Spain, and he is an avid recreational athlete, having conquered an ironman-distance triathlon and multiple ultra-marathons, including a 100-mile race. Blaine is a Mensa member with certificates in distance education from Indiana University and applied neuroscience from The Neuroscience School. His public career and personal achievements exemplify his commitment to excellence, innovation and continuous learning.



### **Stephanie M. Clark, AMP**

*Senior National Trainer and Instructional Designer*

Stephanie is an engaging mortgage and training expert who always hits the mark when delivering mortgage training focused on customer business needs. She oversees course design, curriculum development, documentation standards and the facilitation of remote and classroom training for Arch MI customers.

Before joining Arch MI, Stephanie was responsible for building and facilitating the operations curriculum for a leading financial services company.

She has more than 25 years of experience in the mortgage industry, including positions in operations and underwriting.



### Diana Swift

*Senior National Trainer and Instructional Designer*

Diana is a knowledgeable and experienced Arch MI Training team member responsible for conducting the company's live and recorded webinars. These include loan processing, personal and business tax returns, appraisals and mortgage fraud.

Diana has more than 25 years of experience in the mortgage industry, including roles in underwriting and operations. She was previously a trainer with CMG Mortgage Insurance Company and an underwriter with PMI Mortgage Insurance Co.



### Yolanda Magnani

*National Training Manager*

Yolanda leads Arch MI's Training team and determines the program's curriculum and content. Committed to creating a training experience that exceeds customer expectations and sets the standard for the industry, she focuses on developing and delivering current, high-quality learning supported by easy-to-use technology that maximizes convenience and accessibility.

Prior to becoming National Training Manager, Yolanda held the position of Technology Product Manager at both Arch MI and PMI Mortgage Insurance Co., where she supervised the development and implementation of solutions for mortgage insurance originations and rate quotes. Yolanda has more than 25 years of experience in the mortgage industry, including mortgage quality and risk, reporting and analytics, origination and servicing.

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# 34%

*There's a 34% higher retention rate for those with development opportunities compared to those without.*

*Source: HRMorning.com, reporting a survey of 2,000 employees by BetterBuys.com.*



# What's the Value of Arch MI's Customer Training for Your Staff and Your Business?



## See what others in the industry are saying:

"I have had several people thank me for including them and comment on your trainer's presentation. Said it made them stop and think! Thank you so much for thinking of us and giving us this opportunity."

**Sue F., Mortgage Department Manager**

"I have been in the mortgage industry for over 30 years, have literally sat through dozens of webinars on how to figure income from a tax return and, hands down, this is the best webinar I have ever seen."

**Ann F., Mortgage Underwriter**

"I just went through this training and I LOVED it! The presenter was clear and very informative. She gave a good background on why things are added, not added or subtracted from the member's income.

I recommend this training to others."

**Barb B., Underwriter**

"I've taken eight webinars in the last two weeks with other MI companies, and this training had the best content and video/audio quality."

**Brian M., Senior Loan Officer**

Visit [archmicu.com/training](http://archmicu.com/training) for more information on Arch MI's Customer Training Program:



- Access training resources.
- View on-demand videos.
- Register for monthly live webinars.
- Request classroom training by contacting your Arch MI Account Manager.



**ARCH MORTGAGE INSURANCE COMPANY®**

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