



Radian National Training Course Catalog

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radian
national training

Radian's **industry-leading training** has helped hundreds of thousands of mortgage professionals expand their skills & gain a competitive edge.

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→ [Foundations On-Demand](#)



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Income

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 1h  Self-Paced

Basics of Income

Attend this foundational session to learn how to calculate the most basic types of income including: base income, hourly pay including overtime, commission, bonus income, and tip income.

You will learn to:

- Calculate base pay and discuss the nuances of including additional income sources, such as overtime, commissions and bonus pay
- Document income based on GSE requirements and when to compare to your company's guidelines

- Analyze the VOE to assess the borrowers pay history and employment status for the purposes of income qualification
- How to address part time or secondary income types, employment gaps, unemployment benefits and contractual employment
- Gain a deeper understanding of the risk levels associated with income and employment



 1h  Self-Paced

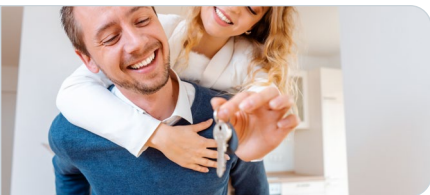
Not Your Ordinary Income

Catch this sequel to The Basics of Income for an introduction into more complex income types that can be used to qualify your borrower, including non-taxable income.

You will learn to:

- Understand the GSE requirements for documentation of Social Security, Child Support, Alimony, Military Income, Disability, and Retirement income

- Establish stability, predictability and continuance of these complex income sources as they relate to the risk of the loan
- Calculate and gross-up non-taxable income sources



 1h  1h 

Analyzing Schedule E Rental Income

If you are newer to calculating rental income or a seasoned pro looking for a refresher, this session will provide you with a laser focused review of rental income as it applies to a mortgage approval.

You will learn to:

- Understand the basic industry guidelines for calculating income and expenses when it derives from rental income

- Calculate rental income using the Schedule E of the Personal Tax Returns
- Utilize the FNMA Rental Income Worksheets—Form 1037 for Principal Residence or 2-4 unit properties, Form 1038 for Investment Property(s), and Form 1039 for Investment Property(s) owned by a Business Entity to calculate monthly rental income to use in a mortgage transaction



Foundations On-Demand

An exclusive online library of short video courses, available anytime, anywhere, complete with workbooks and supplemental activities. Click to explore:

- » [Valuations Essentials](#)
- » [Title Essentials](#)
- » [Mortgage Fundamentals](#)
- » [MI Essentials](#)

- » [Income](#)
- » [Assets](#)
- » [Fraud](#)
- » [Self-Employed Borrowers](#)

→ [Learn more at radian.com/foundations](https://radian.com/foundations)

Self-Employed Borrower Income



3h 2x1.5h Self-Paced

Analyzing Income for the Self-Employed Borrower

Let us simplify this intricate subject matter by attending one of our interactive workshops. Our customers tell us that we have a knack for making SEB analysis easy to understand and retain.

You will learn to:

- Analyze personal tax returns and all schedules with a focus on self-employed business entities, including LLCs. Includes Schedule C, K-1, 1065, 1120s, 1120, 1125e
- Utilize the FNMA 1084 Cash Flow Analysis Form to streamline your final income calculation and ensure accuracy

- Understand recurring and nonrecurring income and loss
- Understand when a liquidity test is needed and how to calculate liquidity using the "Current Ratio" formula as well as provide other common liquidity ratio approaches
- Apply what you have learned through an interactive Cash Flow Analysis Case Study utilizing tax returns and supporting schedules



2h

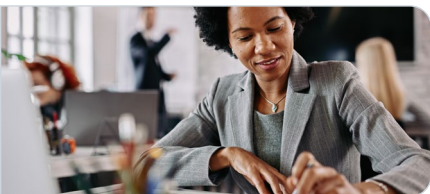
Advanced Analysis: Self-Employed Borrower Income

This course takes mortgage professionals from a basic understanding of Self-Employed Borrowers to a more advanced analysis and evaluation of tax returns and documentation. This course will go beyond the data entry on forms, and focus on pure analysis of tax returns. Participants will also learn how to make more informed decision on approval and denials, and how to utilize tools and resources to justify their determinations.

You will learn to:

- Identify tools and resources to help support the approval or denial of a loan

- Analyze income including business tax returns and accompanying tax documents for self-employed borrowers
- Understand and identify the requirements for analyzing specific types of tax returns including: Sole Proprietorship, Partnership (including pass-through), S Corps, and Corporations
- Evaluate the stability and trends of the business income, and use this data to identify when the income can and cannot be used



1h 1h

Beyond Schedule C

Our Self-Employed Borrower workshop for those looking for a more condensed, advanced focus on business tax returns for the purposes of mortgage qualification.

You will learn to:

- Analyze tax returns from Schedule E Part II through the corporate tax return. This includes a review of the K-1s, 1065, 1120s, 1125, & 1120 forms

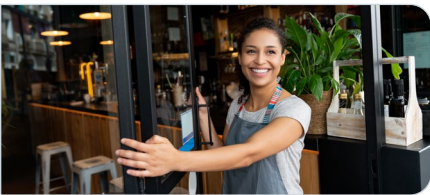
- Utilize the FNMA 1084 Cash Flow Analysis Form to simplify your income calculation
- Understand recurring and nonrecurring income and loss, as well as Ordinary Income vs. Distributions
- Understand when a liquidity test is needed and how to calculate liquidity using the "Current Ratio" formula as well as provide other common liquidity ratio approaches



Self-Employed Borrower On-Demand

Click for specialized on-demand resources on self-employed borrowers:

» Business Entities » K1 Income » Liquidity » Calculators



Self-Employed Borrower Business Entities

This course is an introduction to self-employed borrowers and the business entities you will see in tax returns. In this course, we will cover each business structure individually so you can more easily identify each type.

- Partnerships
- S Corporations
- Corporations
- Limited Liability Companies (LLCs)

These overviews will include:

- Sole Proprietors



Understanding K1 Income

Building off your knowledge of different types of self-employed borrowers and business entities, this series discusses how to qualify borrowers with income listed on K1 documents, and where to look to know K1s are required.

- Identifying K1s on the Schedule E, Supplemental Income and Loss (Form 1040) document
- Understanding the Partnership K1 (1065) and the S Corporation K1 (1120 S)
- Comparing Schedule E to the appropriate K1 documents

This course covers:

- Finding out if your borrower has K1s (K1 for Partnerships and/ or S Corporation K1)



Liquidity

This class is part of a series designed to acquaint you to the mortgage banking industry and increase the knowledge of Self-Employed Income.

- How to calculate each of three types of liquidity tests to determine the Current Ratio, Acid Ratio, and Cash Ratio

In this course, you will learn:

- What liquidity is
- When a liquidity test is required



David, a Branch Manager in Georgia said—

This was by far the most effective self-employed training I have seen.

Assets



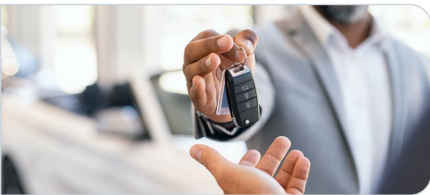
1h Self-Paced

Liquid Assets

This is the perfect session for any mortgage professional looking to build their knowledge of the most common asset types used to qualify your borrowers.

You will learn:

- Liquid assets needs specific to the mortgage transaction: Down Payment, Closing Cost and Reserves
- Eligible and Ineligible Assets
- To evaluate and sources funds for commonly used liquid assets: checking accounts, savings accounts, CDs, gift funds, stocks, or bonds and business funds
- Industry and GSE guidelines for documentation, verification and sourcing of funds with a focus on red flags



1h Self-Paced

Not Your Ordinary Assets

Catch this sequel to Liquid Assets for an introduction into less common assets that can be used in a mortgage transaction.

You will learn:

- Industry and GSE requirements for document requirements for each asset type with a focus on red flags
- To differentiate between documentation and qualification requirements for borrowers selling an asset or taking a loan against an asset
- To evaluate the less common asset that may be used in the mortgage transactions: tax refunds, life insurance payments, bridge loans, and loans against life insurance or retirement funds. Lease-to-Purchase escrow accounts are also discussed

Mortgage Insurance



1h Self-Paced

MI Essentials: Ensuring the American Dream

In this course we will give you a broad overview of mortgage insurance and the role mortgage insurance plays in protecting homebuyers and lenders.

You will learn to:

- Understand what mortgage insurance is and why it is essential
- Gain an understanding of how mortgage insurance works
- Find out what happens when a borrower defaults on a loan
- Obtain information on how mortgage insurance is canceled

Fraud



3h Self-Paced

Detecting and Avoiding Fraud

Fraud costs the mortgage industry billions of dollars each year. This interactive live session will prepare you to better understand what constitutes mortgage fraud, how to identify it and how to prevent it.

You will learn:

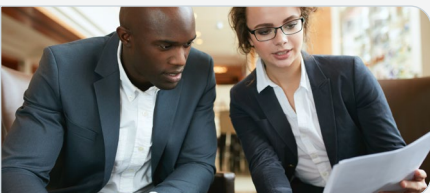
- Various red flags found in income, asset, credit, appraisal, and closing documentation, using real life examples
- Impacts and nuances of the common mortgage fraud schemes
- Tools for fraud prevention and actions that you can take after discovering a red flag
- To apply what you've learned using a real case study provided by Radian's Fraud Investigators



Fraud On-Demand

Click for specialized on-demand resources on fraud:

» [Fraud Red Flags](#) » [Fraud Schemes](#)



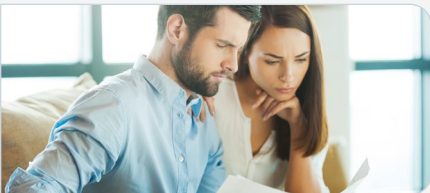
1h Self-Paced

Detecting and Avoiding Fraud in Loan Files

Attend this foundational session to better understand mortgage fraud by reviewing real documents.

You will learn:

- The motivation behind mortgage fraud, trends and hotspots.
- How to recognize various red flags found in income, asset, credit, appraisal, and closing documentation
- The costs and trends of mortgage fraud and how they impact our communities
- Your next steps after discovering a red flag and tools you can use to help prevent fraud



1h Self-Paced

Detecting and Avoiding Fraud Schemes

Fraud schemes are getting more sophisticated and more costly. We will focus on what fraud schemes you might see in your loan files.

You will learn:

- About the most common mortgage fraud schemes
- Who the participants of these schemes include and what red flags you might find in your loan files
- What steps you should take if you identify a red flag or suspect a fraud scheme

Appraisals & Valuations



1h Timely Topics

Bridging the Gap: Appraisal Gap Strategies New

Today's purchase market is like one we have never seen. High demand and low inventory are driving purchase prices well above the list price. With this demand, buyers are paying more than the appraised value. If an appraisal comes in lower than the purchase price do you know your borrower's options to bridge the gap between the purchase price and the appraised value?

Join us for this engaging webinar as we discuss:

- Definitions of appraisal gap coverage and appraisal contingency
- Options available to buyers and sellers
- Scenarios that clearly define how an appraisal gap or appraisal contingency can work



Self-Paced

Valuations Essentials

This detailed series offers four modules reviewing basic concepts around property valuations, the various methods available to determine a property value, and key uses of property valuations.

Our newest Foundations series is another helpful tool you can utilize to expand your knowledge and gain insight into property valuations and their uses.

Specifically, this video series reviews::

- Introduction to Valuations
- Automated & Interactive Property Valuations
- Manual Property Valuations & Hybrid Price Estimates
- Uses of Property Valuations



2.5-3h 1.5h

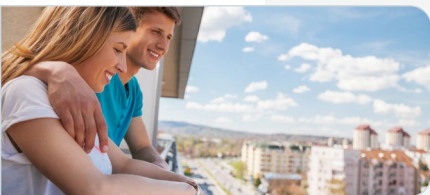
Understanding and Reviewing Appraisals

A well done appraisal report might take you through some twists and turns but the ending should not surprise you. Let our team walk you through the 1004 (Uniform Residential Appraisal Report) and show you how it is like reading a story.

You will learn:

- To navigate the 1004 appraisal report and key areas of focus
- What is considered a good comparable in terms of distance, date of sale, location, and overall adjustments made

- The ratings and abbreviations that are found throughout the report
- How a neighborhood is defined and how the 1004MC (Market Condition Addendum) should be reviewed
- The Paired Sales Analysis method of determining value
- To identify red flags and understand the implications for potential fraud
- For the In-Person class, the learning will be reinforced with a case study



1h 1h

Understanding and Reviewing Condo Appraisals

Condominium sales have become more common over the past decade. This means you will see more Individual Condominium Unit Appraisal Reports in your loan files.

You will learn:

- Key areas of the 1073 that differ from the 1004 appraisal form
- Specific red flags that apply to the 1073 appraisal report

- Why condominium appraisals focus on the entire project as well as the unit being financed
- What is considered a good comparable in terms of distance, date of sale, location, and overall adjustments made
- How special assessments and HOA budgets may impact the marketability of the subject property



1h 1h

Reviewing Rural Property Appraisals

Rural property appraisals can be complicated. In this session we combine Fannie Mae guidelines and active group dialogue to simplify this appraisal report.

You will learn:

- To clarify facts and fiction of what FNMA considers an acceptable property

- The guidance for distance of comparable properties as these can be much more difficult when reviewing rural properties
- How to distinguish an acceptable property from real FNMA scenarios



1h 1h

Manufactured Home Appraisal Analysis

Manufactured homes have seen an increase of production over the past decade.

In this session you will learn:

- The primary characteristics of a manufactured home

- How the “Red Tag” and HUD Data Plate are specific to manufactured homes
- The differences between the 1004C (Manufactured Home Appraisal Report) and which sections should be reviewed

Title in Real Estate



1h Self-Paced

Title Essentials QRG

Get acquainted with Title and what to expect during the closing process, including key steps involved in obtaining a Title. This course provides home buyers, borrowers, lenders, and professionals in the mortgage industry an overview of key Title essentials, and answers to Title-related questions.

You will:

- Review the title Pre-Closing process, specifically selecting a Closing Agent, placing a Title Order, conducting a Title Search, and Title Clearance.

- Obtain information on the key steps withing the Closing process, specifically the Closing and Signing.
- Discover what happens during the Post Closing process, specifically Title Recording and issuing the Title Policy.

On-Demand Learning

Our library of on-demand videos is a comprehensive resource for a variety of topics, designed to help you learn more about Radian's products and services that can boost your key sales capabilities and knowledge of industry trends.

» Radian Products & Services

Discover how Radian's products and services can enhance your business.

» Communication & Sales Effectiveness

Proven methods and techniques for you, based on the practices of top performers.

» Radian On Air Podcast Series

Tune into expert insights on exciting mortgage & real estate topics.

→ Learn more at radian.com/training

Industry Insights



1-1.5h 1h

Conforming Loan Structuring: Strategies to Win

There are so many options available to you and your borrower, but which is the best one? Learn how Radian's MI products can help you get your borrower into the home of their dreams.

You will learn to:

- Determine the best strategy for selling products and closing more loans
- Understand each MI product that Radian offers and how they can benefit your customer
- Use Radian's top notch tools to work the best deal for your customer
- Work on different solutions that will drive more business



Click on a video thumbnail or ▶ to start watching.



Timely Topics Series

Get the latest updates, industry trends, and guideline changes on GSE-related policies.



Insights on ARMs

Interest rates are rising! Are you ready to discuss the Adjustable Rate Mortgage (ARM) option with your customers? Learn more about the ARM and how it can be beneficial to many.



Leveraging Restricted Stock Units as Income

More and more loan files reflect different types of compensation, including the Restricted Stock Unit or RSU as qualifying income. Are you ready for your next loan file containing RSUs?



Construction-to-Permanent Loans: How Can Radian Help?

We are often asked how mortgage insurance can support Construction-to-Permanent transactions. Learn how Radian supports these transactions.

→ Visit the On-Demand Learning page for more



1h 1h

Enhanced Purchase Power with HomeReady® and Home Possible®

Learn the basics of Fannie Mae's HomeReady® and Freddie Mac's Home Possible® products. This session will highlight the benefits of the programs while also showing you how you can use the product to drive more business and help your borrower's achieve the dream of home ownership

You will learn:

- The unique advantages and guidelines of each program
- How to use Mortgage Insurance to qualify more borrower's while using these programs



1h

Digital Disruption: Embracing Tech in Lending 15m Podcast

Technology continues to transform the way we live, and the real estate industry is no exception. Customers have embraced technology for buying and selling homes, so let's find out how this impacts real estate.

You will learn to:

- Compare and contrast the benefits and opportunities technology offers the mortgage industry
- Identify the ways in which customers are leveraging technology to simplify the homebuying and financing process.
- Build strategies to embrace technology in ways that foster deeper relationships with customers and drive business.
- Uncover how Radian resources can help you combat the challenges of the ever changing mortgage industry.

Radian On Air Podcast

Learn on the go with our podcast series. Tune into expert insights on your favorite podcast app.

New episodes every month on exciting mortgage & real estate topics.

→ **Listen today at**
podcast.radian.com



National Homeownership Month: Understanding the Next Generation of Homebuyers

The homebuyer market will see some dramatic shifts as Younger Gen Y Millennials and members of Generation Z become an increasing share.



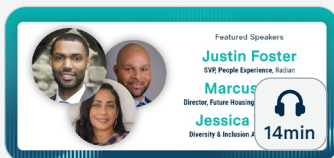
The Changing Role of the Real Estate Agent

New technology has the potential to dramatically change how real estate agents interact and transact with homebuyers and sellers.



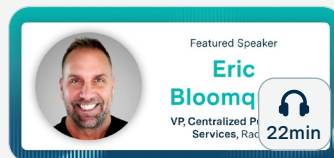
Digital Disruption in the Housing Industry

New technology innovations continue to transform the mortgage and real estate industry.



Creating a More Diverse Future for the Housing Industry

We recognize there is a need for greater racial diversity in our industry to reflect the communities we serve.



Technology Is Transforming the Real Estate Closing Process

While digitization of the real estate transaction has accelerated in the past year, the goal of an efficient, digital end-to-end transaction remains.



Cybercrime: Trends, Impacts & Prevention

Cybercrime has become one of the most costly crimes in our history. We discuss the troubling trends of cybercrime and the impacts to many global industries.



Simplifying Successful Realtor Relationships

Loan Officers and Realtors have a unique relationship. Learn how you can build and strengthen that relationship for long-term success.

Sales Effectiveness



  1h  **Timely Topics**

Selling in a Rising Rate Market

Rates are rising! When was the last time you sold an Adjustable Rate Mortgage (ARM)? Now is the time to understand how the ARM works, but more importantly to learn how to have the appropriate conversation with your customer.

In this session you will learn to:

- Be more consultative when discussing the benefits of an ARM
- Understand the basics of how an ARM works
- Determine the best opportunity to sell an ARM



2.5-3h 1h

Selling in a Purchase Market

Can your sales team deliver a concise and compelling reason that a real estate agent should do business with your company? Let our experts teach you how to remain competitive, engage with realtors and close more loans in a purchase market.

In this interactive session built for teams, you will learn to:

- Develop opening statements and pitches for attracting referral partners
- Set yourself apart in a purchase market and open those doors to future business using key engagement techniques!



1.5h 1.5h

Blueprint for Taking a Quality Application

Are you looking for a way to close more loans, develop better relationships with your processors and underwriters and reduce surprise requests of your borrowers? Taking an application is just like creating the blueprint for a new home. Complete, quality information ensures everyone knows the plans for successful execution.

You will learn:

- What information is required to take a quality application
- How an AUS decision is impacted
- Engagement techniques and probing questions to help your borrower feel more open to sharing financial details



1.5h 1h

Loan Officer's Checklist for Success

Becoming a successful loan officer takes tenacity, organizational skills, and the right attitude. It also requires time management and knowing when and how to engage with your customers. We all have areas of opportunity and we're here to help!

You will learn to:

- Create an organized to-do list that will help you differentiate yourself from your competition
- Uncover key points of engagement with the customers during the buying process
- Differentiate between successful and competent salespeople



1h

Maximizing LinkedIn: Strategies for Building a Pipeline

This sequel to Radian's **Maximizing LinkedIn: Tips & Best Practices** delves into strategies that can help you build your customer and referral base.

LinkedIn is the world's largest business networking platform. In our virtual world, now is the time to take advantage of this tool and build your network.

- Join us for this engaging and interactive webinar that will review how to:
- Strategically post content
- Build a prospect profile
- Cultivate prospective relationships



2.5-3h Videos

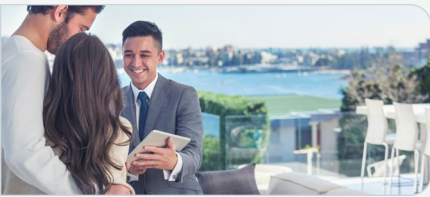
Connecting to Close: Emotional Intelligence for Top Producers

How do you get more referrals, fuel your pipeline and close more quickly in today's competitive market? Industry experts say the key is your ability to make connections with people and to foster deeper relationships.

Research will tell us your Emotional Intelligence is a driving factor in your ability to do this!

You will:

- Gain a deeper understanding of EI and the critical role it plays in creating the right connections with your customers and referral sources.
- Leave armed with the industry's best tips and tools to help you strengthen your relationships
- Increase your communication capability and laser focus on language that builds trust



1h 1h

Connecting to Close: Top Producer's Mindset

Perfect for larger sales rallies and annual meetings, when the full Connecting to Close: Emotional Intelligence to Top Producers workshop may be time prohibitive.

In this short sales-focused session, you will explore:

- The science of Emotional Intelligence and how it impacts sales effectiveness.
- How to use the awareness of emotions to influence customer and referral partners creating a stronger connections with you
- To better understand the link between your emotions and the drivers that foster your personal success more broadly

Team Building & Communications



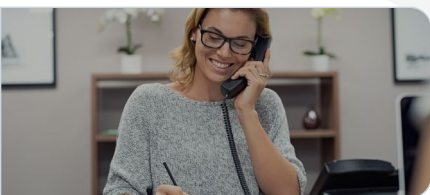
1h 1h

Delivering Exceptional Customer Experiences

As mortgage and real estate technologies improve, the dependency on human interaction for knowledge and guidance is slowly reducing. Ironically, less dependency has actually heightened the expectations for a more consultative and customer centric experience. Get ready for a short and interactive group learning event unlike "customer service" programs of the past.

You will learn:

- Innovative approaches to engaging customers in a way that builds stronger rapport and in a way that drives Net Promoter Scores (NPS) and customer satisfaction
- How to compare and contrast consultative and transactional conversations and how they impact the customer experience
- To utilize the q-storming technique to be more consultative in addressing customers' needs
- Techniques for gaining feedback from customers



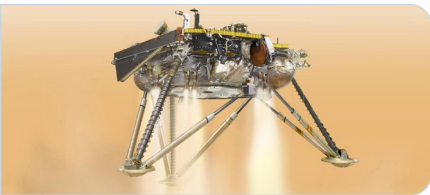
2-2.5h

Fantastic Customer Service

Uncovering the needs of your customers and knowing when and how to engage with them is the key to delivering stellar service. This lively workshop provides you with the best technique and tools for communicating with internal and external customers.

You will learn:

- Techniques for delivering outstanding customer services
- Strategies to develop customer loyalty by setting the right expectations
- How to understand customers needs by identifying how to work with a variety of personalities



2-2.5h

Mars Rover Challenge

Recommended class size < 30

This session introduces concepts such as interdependence, common goals, and diversity with an out-of-the ordinary simulation.

In this session, specifically designed for teams, you will learn to:

- Rejuvenate established teams through problem-solving activities
- Differentiate between group work and teamwork
- Manage conflict through problem-solving and thought provoking activity as you work with a team to construct a rover that can navigate the red planet



1h

Maximizing LinkedIn: Tips and Best Practices

LinkedIn is the world's largest professional network. Are you taking full advantage of all LinkedIn has to offer to keep your name and brand top of mind? What does your LinkedIn profile say about you and your brand? Let us show you simple tips and best practices to maximize your brand on LinkedIn.

You will learn:

- 10 easy steps to maximize your LinkedIn profile to gain greater success
- The impact that social media and your personal brand can make on a homebuyer's or referral partner's decision to do business with you
- How to frame your story and message through your experience and summary to engage your target audience



2-2.5h

What's My Communication Style

This lively in-person training session will offer an understanding of how effective communication can improve just about every aspect of your life.

You will:

- Learn how to "speed read" the communication style of others
- Identify your own preference for one of four communication styles covered in the this course: Direct, Spirited, Considerate, or Systematic.
- Understand how to "flex" your style for effective communication with your team and your customers



Maria, a Compliance Manager in Virginia said—

Your **webinars have been very practical and informative** and I look forward to attending more in the future.

Doing Business with Radian

Refresh with Radian for Servicers Series

[→ Series page](#)



MI Reporting

Learn about required reports, methods of delivery and appropriate timing.



MI Loss Mitigation

Learn about Servicing standards and home retention workouts.



MI Claims

Learn more about what you should consider prior to, and when filing MI Claims with Radian Guaranty Inc.



Special Edition: COVID-19

Learn more about COVID-19 program guidance, reporting tips, and resources.

MI Online Tutorials

[→ MI Online page](#)



Activate Deferred BPMP

Watch how to activate MI on a Borrower Paid Monthly (BPMP) with deferred premium.



Perform a Servicing Transfer

In this short video, we will demonstrate how to notify Radian of a servicing transfer.



Ordering Non-Delegated Mortgage Insurance

Watch step-by-step how to order non-delegated mortgage insurance through our MI Online platform.



Ordering Delegated Mortgage Insurance

Watch step-by-step how to order delegated mortgage insurance through our MI Online platform.



Ordering Contract Underwriting

Watch step-by-step how to use MI Online for Radian contract underwriting.

MI Application Efficiency

→ [MI Loan Submission Checklist](#)



Partnering with Radian: First Decision Approvals

This video covers all the key underwriting documents required to obtain an MI Approval for non-delegated submissions.

RADAR® Rates

→ [MI Rate Finder](#)
→ [More information](#)



RADAR® Rates - Radian's MI Pricing Option

Learn more about the benefits of RADAR Rates for you and your borrowers and how to easily obtain rate quotes.

Ellie Mae Encompass

→ [Encompass resources](#)



Encompass Capabilities With Radian Title Services

This video highlights the functionality supported by Radian within Encompass to order & simplify the title process.



Activate Deferred Monthly MI

Learn how to activate borrower paid deferred MI with the click of a button!

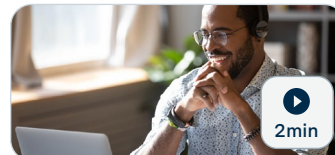
homegenius™ a Radian Company

→ [homegenius.com](#)



Amplified Appraisal Report (AAR)

AAR is available nationwide and often can replace full appraisals on loans less than \$400k.



Broker Price Opinion (BPO)

homegenius Real Estate helps customers quickly obtain accurate and high-quality comparables quickly, as well as other customizable features.



Appraiser Reconciled Broker Price Opinion (ARBPO)

See why homegenius Real Estate's innovative hybrid appraisal solution, ARBPO, is being utilized more and more.



Valuation Risk Review

With Valuation Risk Review, a licensed appraiser can give your customer an unbiased analysis of their appraisal's quality.



Asset Watch: Proactive Portfolio Monitoring

Proactively engage with your borrower to help with their next purchase transaction.

