

**Friday, September 18, 2009**

**8 AM to Noon – 4 CEUS**

**Stoney Creek Inn- 5921 Stoney Creek Cr, Johnston, Iowa 50131**

**Iowa Law Class      \*Pre License Testing Review\*      8AM to Noon**

This course explores the 535B Iowa Code and the 187 IDOB Rules for Brokers & Bankers. It explains how to get a Broker/Banker Licenses and maintain it. This course reviews the audit process, what they are looking for and how to stay in compliance within Iowa. It also explains to the Loan Originator what they are required to do, how they maintain a license and their renewal process. Iowa Law was created by the IAAMB with input from the IDOB, and is a great course for Mortgage Broker/ Banker and Loan Originators.

\_\_\_\_\_ Iowa Law Member \$40

\_\_\_\_\_ Iowa Law NON Member \$80

**Registration DEADLINE: September 14, 2009** (late fee of \$20 will be charged for any after deadline)

Mail Your Registration to: IAAMB, 4949 Westown Pkwy Ste 165-111 West Des Moines, IA 50266 or Fax To 866-931-7542

**\*\*One Registration form per Attendee\*\*\* State requires Home Address not Company information.**

NAME \_\_\_\_\_ Company Name \_\_\_\_\_

Home Address \_\_\_\_\_ City, St, Zip \_\_\_\_\_

Cell Phone \_\_\_\_\_ State Registration Number (5 digits) \_\_\_\_\_

Email Address for receipts \_\_\_\_\_

Please check in acknowledgement of this policy. **No admittance will be granted 10 minutes after the scheduled start time.** You are expected to remain for the entire class to receive credit for attendance. A \$20 cancellation fee will be assessed if you cancel less than 48 hours prior to class time. There will be no refund if you cancel less than 24 hours prior to class time.

I AM ENCLOSING A CHECK IN THE AMOUNT OF \$ \_\_\_\_\_ OR CHARGE MY CREDIT CARD \$ \_\_\_\_\_ VISA \_\_\_\_\_ MC \_\_\_\_\_ AMEX

ACCOUNT# \_\_\_\_\_ EXP. DATE \_\_\_\_\_

NAME OF CARDHOLDER \_\_\_\_\_

(PLEASE PRINT LEGIBLY)

Card Holders Address with CITY, STATE, ZIP \_\_\_\_\_

SIGNATURE \_\_\_\_\_



# Wednesday-Thursday, September 16-17, 2009

8 AM to 5 PM - 16 CEUS in two days

Stoney Creek Inn- 5921 Stoney Creek Cr, Johnston, Iowa 50131

## **RML \*Pre License Testing Review\* 8AM to 5 PM both days**

This course satisfies 16 of the 20 hours Pre-requirements for becoming a Loan Originator and is great review for the Loan Originator Test that everyone must take by December 1, 2010.

### WHAT EXACTLY IS THE CLASS?

Residential Mortgage Lending (RML) School focuses on the documents, processes and regulations involved in residential mortgage lending specifically:

- Reviewing the Secondary Market
- Federal guidelines
- Mortgage industry overview
- Types of mortgage loans
- Mortgage origination and regulations
- Pre-qualifying the borrower
- Taking the residential loan application
- Underwriting standards
- Packaging a mortgage Loan
- Loan documentation
- Appraisals and the valuation process
- Analysis of loan turn downs
- Aspects of loan closing
- Loan servicing
- Economics of the secondary market
- Take ETHICS in a month to complete requirements

### WHY SHOULD I ATTEND?

This class offers a broad knowledge of the mortgage lending process through practical application and intensive study of the loan cycle, each job function in the loan origination is explored.

\*\* Perfect for new Loan Officers to the industry or for a refresher for that seasoned Loan Officer.\*\*

\_\_\_\_\_ Iowa Law Member \$160

\_\_\_\_\_ Iowa Law NON Member \$320

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**Tuesday, September 15, 2009**

**8 AM to 5 PM – 8 CEUS**

**Stoney Creek Inn- 5921 Stoney Creek Cr, Johnston, Iowa 50131**

**Credit Scoring**

**8 to Noon**

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, and compensating factors.

**Mortgage Ethics**

**1 to 5 PM**

Mortgage Broker Business Ethics explores the basic concept of ethics in relation to business judgment and practice. The internal and external decision-making process of mortgage professionals is discussed with regard to job performance, consumer pressures, and industry competition. Concepts taught include: Mortgage Broker Business Ethics incorporates public complaints filed with state regulators as case studies for group discussion. Within small groups, participants are instructed to reach consensus on each case study presented. Group consensus must be reached determining whether the resulting decision was: ethical, unethical, or debatable. The goal is to promote decisions that support standards of good business practice while ultimately leading to the development of positive public image and respect of the mortgage brokerage profession.

\_\_\_\_\_ Credit Scoring Member \$40

\_\_\_\_\_ Credit Scoring Non Member \$80

\_\_\_\_\_ Mortgage Ethics Member \$40

\_\_\_\_\_ Mortgage Ethics Non Member \$80

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