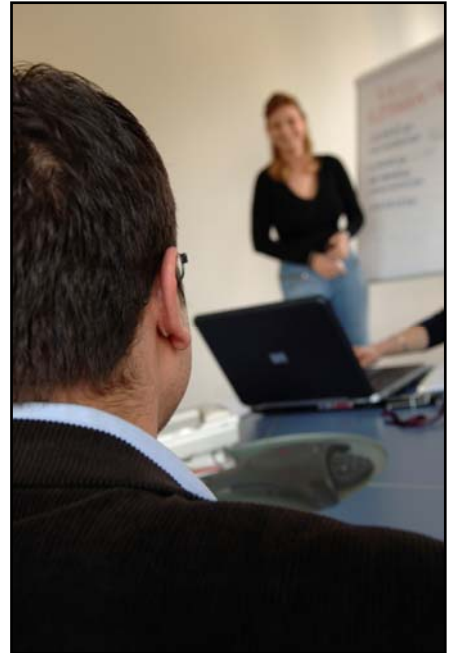


Radian Guaranty Inc.



Client Training Course Catalog

Instructor Led Classes

Instructor led classes provide the maximum learning experience for participants, right in their own office. Our skilled instructors have many years experience in the mortgage industry and each instructor-led class includes a case study to reinforce the learning experience. Our facilitators will contact the client prior to class to discuss customization to best meet their needs.

Understanding and Reviewing Appraisals



This is an interactive class which focuses on understanding the Uniform Residential Appraisal Report (URAR) Form 1004. The participants walk through the sections of this form and learn to identify red flags and risk issues. Skills they develop using the 1004 form are transferable to other appraisal forms, making them a snap to review.

Learning is reinforced with several exercises including a case study. In a unique exercise, participants create their own neighborhood which is used to reinforce the concepts of comparable selection and the analysis of adjustments.

Who should attend? Mortgage banking staff who are new to the industry or who need their knowledge refreshed to enhance their performance.

Duration: 3 1/2 hour class

Ideal Class Size: 15 – 25 participants

Detecting and Avoiding Fraud



This lively class focuses on understanding what constitutes fraud - the schemes, hot spots, cost and affect to lenders and communities, and most importantly, how to

identify red flags in the mortgage loan file. Participants develop their awareness of fraud by reviewing documents from actual fraud investigations. Discussion includes tips for minimizing fraud risk, which could save their company thousands of dollars in losses.

Learning is reinforced using a case study containing many documents you find in a typical mortgage file and participants are tasked with uncovering as many red flags as they can find in this interactive exercise.

Who should attend? Mortgage banking staff that are new to the industry or have not attended a fraud class in the last two years.

Duration: 3 1/2 hour class

Ideal Class Size: 15 – 25 participants

Analyzing Income for the Self-Employed Borrower



This class provides an in-depth review of the various self-employment entities and the tax forms that are used to report self-employed income. Using the Cash Flow Analysis Form (FNMA Form 1084), participants learn how they can capture the most income for their borrower.

Learning is reinforced using a case study with two years of tax returns. We assist the participants in completing the first year's income as we progress through various tax forms. At the end of class, participants reinforce what they've learned by completing the second year in a group setting.

Who should attend? Mortgage banking staff that have at least one year's experience with basic income calculations.

Duration: 4 hour class

Ideal Class Size: 15 participants

The What & Why of MI: Understanding Mortgage Insurance

This session explains the benefits of mortgage insurance (MI) programs and reviews payment options available to borrowers today. The course provides examples for comparing product choices and demonstrates how to determine your borrower's best options. It reviews BPMI, LPMI, Single Premiums, Split Premiums and financed MI Options.

Who should attend? Loan Officers, Processors and other mortgage professionals who haven't originated mortgage insurance in the recent past.

Duration: 60 minute class

Checklist for Success

What does it take to be a success? This session will review the skills and attitudes it takes to be a successful loan officer. We will discuss how you differentiate yourself from your competition, the 10 things you need to have on every sales call, creating a communication checklist, and the difference between successful and competent salespeople. Are you ready to implement change and reach your next goal?

Duration: 2 – 3 hours

Who should attend? Anybody who is ready and willing to take the next step towards successful selling.

Ideal Class Size: 15 – 25 participants

Webinars



Radian's webinar classes are available through our monthly training calendar or we can arrange to hold private classes for a specific client. These are instructor-led classes where participants access the class using the internet and

telephone. Interaction is developed through online quizzing. The **maximum** class size for webinars is 75 participants.

System requirements: Radian's webinars have very simple system requirements, all you need is a high speed internet connection and Adobe (Macromedia) Flash software. Flash software is free and can be downloaded from www.adobe.com.

Understanding and Reviewing Appraisals

This class focuses on understanding the Uniform Residential Appraisal Report (URAR) Form 1004. The participants will walk through the sections of this form and learn to identify red flags and risk issues. Skills they develop using the 1004 form are transferable to other appraisal forms, making them a snap to review. Learning is reinforced with a case study exercise.

Who should attend? Mortgage banking staff who are new to the industry or who need their knowledge refreshed to enhance their performance.

Duration: 90 minute class

Advanced Appraisal Analysis

This is a class for seasoned underwriters and processors who want to go beyond a basic appraisal review. The class was designed to focus on the **dominant features** of a property and the key contributors to market value. We will discuss how dominant features factor into the selection of comparables and provide tips to determine if market value has been supported. Examples from actual appraisals have been incorporated into the session.

Who should attend? Mortgage banking staff who are experienced in reviewing the appraisal form 1004 and who seek to expand their knowledge in analyzing comparables.

Duration: 45 minute class

Detecting and Avoiding Fraud Schemes

Detecting & Avoiding Mortgage Fraud Schemes focuses on understanding what constitutes fraud by reviewing current fraud schemes and hot spots. Participants develop their awareness of fraud by reviewing actual investigated schemes, examining the cost of fraud to lenders and the community, and what to do if fraud is suspected in the file.

Who should attend? Mortgage banking staff that are new to the industry or who need their knowledge refreshed to enhance their performance.

Duration: 90 minute class

Detecting and Avoiding Fraud in Loan Files



This class focuses on understanding what constitutes fraud - hot spots, cost and affect to lenders and communities, and how to

identify red flags in the mortgage loan file. Participants develop their awareness of fraud by reviewing documents from actual fraud investigations. Discussion includes tips for minimizing fraud risk, which could save their company thousands of dollars in losses.

Who should attend? Mortgage banking staff that are new to the industry or have not attended a fraud class in the last two years.

Duration: 60 minute class

Understanding and Reviewing Condominium Appraisals



This class focuses on understanding the Uniform Residential Appraisal Report (URAR) Form 1073. The

participants will walk through the sections of this form and learn to identify red flags and risk issues.

Learning is reinforced with a case study based on a real condominium project. Participants will review excerpts from the sales agreement and appraisal to identify red flags.

Who should attend? Mortgage banking staff who are experienced in reviewing the appraisal form 1004 and who seek to expand their knowledge in analyzing condominium appraisals.

Duration: 60 minute class

Understanding and Reviewing Manufactured Home Appraisals



Do you know the difference between site-built and factory-built houses? This class will walk you through the differences, then focus on

reviewing and analyzing the appraisal for the manufactured house, as well as identifying red flags and risk issues.

Who should attend? Mortgage banking staff that are experienced in reviewing appraisals and seek to expand their knowledge in analyzing manufactured home appraisals.

Duration: 30 minute class

Lender Paid Mortgage Insurance (LPMI)

This session explains the benefits of lender paid mortgage insurance (MI) programs and compares how LPMI differs from BPMI products. The course provides examples for comparing product choices and demonstrates how to determine your borrower's best options.

Who should attend? Loan Officers, Processors and other mortgage professionals who haven't originated LPMI recently.

The What & Why of MI: Understanding Mortgage Insurance

This session explains the benefits of mortgage insurance (MI) programs and reviews payment options available to borrowers today. The course provides examples for comparing product choices and demonstrates how to determine your borrower's best options. It reviews BPMI, LPMI, Single Premiums, Split Premiums and financed MI Options.

Who should attend? Loan Officers, Processors and other mortgage professionals who haven't originated MI in the recent past.

Duration: 60 minute class

Presentation Skills

During this session the participant will determine their own learning style, explore General Principles of Adult Learning, and integrate communication skills into successful presentations. Participants will get tips for overcoming nervousness, controlling disruption, and engaging participants for maximum impact.

Duration: 90 minute class

Who should attend? Anyone who creates or presents presentations.

Problem Solving Skills



This session focuses on problem solving methods and models, communication styles and the skills involved in problem-solving. In addition, we will review how to handle dissatisfied customers using listening skills and empathy.

Duration: 90 minute class

Who should attend? Any client-facing mortgage professional.

Checklist for Success

What does it take to be a success? This session will review the skills and attitudes it takes to be a successful loan officer. We will discuss how you differentiate yourself from your competition, the 10 things you need to have on every sales call, creating a communication checklist, and the difference between successful and competent salespeople. Are you ready to implement change and reach your next goal?

Duration: 60 minutes

Who should attend? Anybody who is ready and willing to take the next step towards successful selling.

On-line Self Directed



The content of these courses is the same as our webinar courses, except there are no case studies. The participant can view these self-paced classes online to meet their own timeframes. These courses allow you to pause the content and then resume at another time or date. An optional test is included that allows us to issue certificates for passing scores.

System Requirements: Radian's online self-directed courses have simple system requirements, all you need is a high speed internet connection, a set of speakers or a headset for your pc and Adobe (Macromedia) Flash software. Flash software is free and can be downloaded from www.adobe.com.

Understanding and Reviewing Appraisals

This class focuses on understanding the Uniform Residential Appraisal Report (URAR) Form 1004. The participants will walk through the sections of this form and learn to identify red flags and risk issues

Duration: 45 minute class

Detecting and Avoiding Fraud Schemes

Detecting & Avoiding Mortgage Fraud Schemes focuses on understanding what constitutes fraud by reviewing current fraud schemes and hot spots. Participants develop their awareness of fraud by reviewing actual investigated schemes, examining the cost of fraud to lenders and the community, and what to do if fraud is suspected in the file.

Duration: 45 minute class

Detecting and Avoiding Fraud in Loan Files

This class focuses on understanding what constitutes fraud - hot spots, cost and affect to lenders and communities, and most importantly, how to identify red flags in the mortgage loan file.

Duration: 45 minute class

Understanding and Reviewing Condominium Appraisals

This class focuses on understanding the Uniform Residential Appraisal Report (URAR) Form 1073. The participants will walk through the sections of this form and learn to identify red flags and risk issues.

Duration: 45 minute class

Understanding and Reviewing Manufactured Home Appraisals

This class will walk you through the differences between site-built structures and factory-built structures, then focus on reviewing and analyzing the appraisal for the manufactured house, as well as identify red flags and risk issues.

Duration: 30 minute class

Presentation Skills



During this session the participant will determine their own learning style, explore General Principles of Adult Learning, and integrate communication skills into successful presentations. Participants will get tips for overcoming nervousness, controlling disruption, and engaging participants for maximum impact.

Duration: 60 minute class

Who should attend? Anyone who creates or delivers presentations.

Analyzing Income for the Self-Employed Borrower

This class provides a review of the various self-employment entities and the tax forms that are used to report self-employed income. Using the Cash Flow Analysis Form (FNMA Form 1084), participants learn how they can capture the most income for their borrower.

Learning is reinforced using a case study with two years of tax returns. We assist the participants in completing the first year's income.

Duration: Course is broken into 6 modules ranging from 15 to 25 minutes each. Total course length is 130 minutes.

Problem Solving Skills

This session focuses on problem solving methods and models, communication styles and the skills involved in problem-solving. In addition, we will review how to handle dissatisfied customers using listening skills and empathy.

Duration: 60 minute class

Who should attend? Any client-facing mortgage professional.

Want more information?

Contact your Radian representative for more information about our courses or contact us at:

Client.education@radian.biz