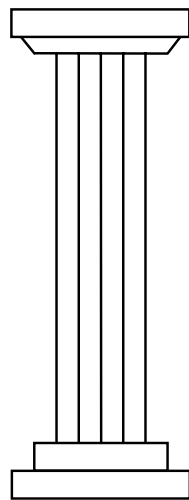


Avionce Institute of Mortgage Training



Course Catalog 2008

2200 Northlake Parkway, Suite 234, Tucker, Ga. 30084

Office: 678-406-9100

Fax: 678-406-9300

www.avionce.com

Group 1: Core Courses

COURSE NO.	PREREQUISITES	DURATION	PRICE
10000	None	2-Hours	Complimentary

Pathfinder Workshop

This course provides students with a guide to a path of success in mortgage banking. Learn the facts from the professionals who have been in the mortgage business for over 20 years.

Learning Objectives:

- What are Loan Processors, their functions, and their average income?
- Loan Officers, what roles do they play and their potential income?
- Loan Processing Center, and how can I become an owner operator?
- How do I become a Loan Mortgage Underwriter?
- How do I enter into the field of mortgage industry?
- What other jobs are open in the mortgage industry?
- What is a Closer, Shipper, Opener, and what other fields are there?
- What is a Quality Control Department?
- Where is the mortgage industry headed?

COURSE NO.	PREREQUISITES	DURATION	PRICE
10101	Pathfinder Workshop Recommended	36-Hours	\$795.00

Mortgage Banking 101

This course provides the student with entry-level knowledge to successfully function as a Loan Originator / Officer. Teaches Ethics Laws that are created to insure that minimum level of service and personal responsibility is met.

Learning Objectives:

- Upon success completion of this course, the student will understand the full spectrum about business operations and how to be successful in the mortgage lending industry

COURSE NO.	PREREQUISITES	DURATION	PRICE
10102	Mortgage Banking 101	40-Hours	\$795.00

Mortgage Banking 102

This course is designed for beginners to learn how to process mortgage information using the computer and the Internet. Students gain experience during hands-on training. Students learn the online facilities of various lenders. Students gain in-depth product knowledge from the lender's websites.

COURSE NO.	PREREQUISITES	DURATION	PRICE
11001	Mortgage Banking 101 Mortgage Banking 102	40-Hours	\$795.00

Competitive Marketing, Loan Product Consultation and Sales

This course is designed for the entry level and seasoned loan officers who desire an in-depth understanding on the various loan programs and how to place the borrowers. The student also learns marketing strategies from sales industry experts. This course provides the student with the knowledge to get started for the job interview, how to market, present, and prepare for the job interview. The student prepares resume for job applications. This course provides a mentoring program, an incubator program, an internship program, and a job placement program. The student works one-on-one with a mentor. The student is taught the strategies for business success.

COURSE NO.	PREREQUISITES	DURATION	PRICE
11002	Mortgage Banking 101, Mortgage Banking 102, and Competitive Marketing, Loan Product Sales	40-Hours	\$795.00

Lab & Assessment for Loan Officer

Lab provides an assessment of student comprehension and learning skills. Lab brings all elements of the loan officer together as the student continues to apply the skills learned. Lab also matches the student with a school mentor to prepare for Internship/Incubator program.

Objectives:

- Mentor/Internship/Incubator
- Reinforce skills learned
- Multiple scenario case studies
- Checklist for loan officer
- Reviewing files for compliance
- Appraisal review checklist
- Form 1003 review checklist
- Assignments
- Role Play

COURSE NO.	PREREQUISITES	DURATION	PRICE
12001	Mortgage Banking 101 Mortgage Banking 102	40-Hours	\$795.00

Loan Processing Technology I (Entry-Level Loan Processing)

This entry-level course is designed for those seeking to become trained in loan processing. The course includes training on the latest loan processing software.

COURSE NO.	PREREQUISITES	DURATION	PRICE
12002	Mortgage Banking 101, Mortgage Banking 102, and Loan Processing Technology I	40-Hours	\$795.00

Lab & Assessment for Loan Processor

Lab provides an assessment of student comprehension and learning skills. Lab brings all elements of the loan processor together as the student continues to apply the skills learned. Lab also matches the student with a school mentor to prepare for Internship program.

Objectives:

- Mentor/Internship
- Reinforce skills learned
- Multiple scenario case studies
- Accuracy checklist for submitting a loan file
- Reviewing files for compliance
- Appraisal review checklist
- Form 1003 review checklist
- Assignments
- Role play

COURSE NO.	PREREQUISITES	DURATION	PRICE
13001	Mortgage Banking 101, Mortgage Banking 102	40-Hours	\$795.00

Fundamentals of Fraud Prevention

This is a how-to class in identifying and managing fraud prevention. It is highly recommended for loan officers, loan processors, funders, underwriters, and management staff. Students learn the basic terminologies in mortgage fraud. Students learn the two motives behind mortgage fraud: fraud for profit and fraud for property. Students learn how to detect, investigate, and deter mortgage fraud. Students also learn the common flags that raise suspicions, the standards for reporting fraud, and how to report fraud. Students learn to whom to report fraud, and the SAR (SAR, Suspicious Activity Report). Students study cases and apply their knowledge of fraud prevention to the mortgage industry.

COURSE NO.	PREREQUISITES	DURATION	PRICE
13002	Mortgage Banking 101, Mortgage Banking 102, and Fundamentals of Fraud Prevention	40-Hours	\$795.00

Lab & Assessment for Fraud Prevention Specialist

Lab provides an assessment of student comprehension and learning skills. Lab brings all elements of the fraud prevention specialist together as the student continues to apply the skills learned. Lab also matches the student with a school mentor to prepare for Internship/Incubator program.

Objectives:

- Reinforce skills learned
- Multiple scenario case studies
- Checklist for detecting fraud
- Reviewing files for compliance
- Appraisal review checklist
- Form 1003 review checklist
- Assignments
- References and resources for fraud prevention

COURSE NO.	PREREQUISITES	DURATION	PRICE
14001	Mortgage Banking 101, Mortgage Banking 102	40-Hours	\$795.00

Fundamentals of Shipper and Closer (Insurer)

This course provides information on:

- Handling Closing Conditions
- Preparing loan documents
- Interacting with Closing Agents
- HUD Settlement Statement
- Insuring FHA (MIC)
- VA Loan Guaranty Certificate
- Shipping the Collateral Package to Investors
- Case Study

COURSE NO.	PREREQUISITES	DURATION	PRICE
14002	Mortgage Banking 101, Mortgage Banking 102, Fundamentals of Shipper and Closer	40-Hours	\$795.00

Lab & Assessment for Shipper and Closer

Lab provides an assessment of student comprehension and learning skills. Lab brings all elements of the shipper and closer together as the student continues to apply the skills learned. Lab also matches the student with a school mentor to prepare for Internship/Incubator program.

Objectives:

- Reinforce skills learned
- Multiple scenario case studies
- Checklist for the shipper and closer
- Reviewing files for compliance
- Assignments
- Preparing closing documentation
- How to balance the HUD settlement statement
- Electronic insuring FHA and VA
- Shipping a collateral package to investors

COURSE NO.	PREREQUISITES	DURATION	PRICE
15001	Mortgage Banking 101, Mortgage Banking 102	40-Hours	\$795.00

Policies and Procedures for Setting up a Mortgage Brokerage

The student learns how to set up a mortgage company. The student learns the licensing requirements, the rules and regulations, legal structuring of the company, lender approval, ethics, implementing quality control, fraud prevention, employee manual, and the loan officer agreement.

COURSE NO.	PREREQUISITES	DURATION	PRICE
15002	Mortgage Banking 101, Mortgage Banking102, and Policies and Procedures for Setting up a Mortgage Brokerage	40-Hours	\$795.00

Overview of Executing Required Mortgage Brokerage Procedures

The student learns how to executing required procedures for a mortgage brokerage. The student learns to execute licensing requirements, the rules and regulations, legal structuring of the company, lender approval, ethics, implementing quality control, fraud prevention, employee manual, and the loan officer agreement.

Objectives:

- Opening your door
- Georgia rules and regulations
- State and federal laws
- Legal structuring of the company
- Setting up your office
- Mortgage Broker Checklist
- Implementing Quality Control Plan
- Getting Lender approval
- Net Branching...Is it legal?
- List Of Lenders (Bankers)
- Ethics
- Licensing requirements
- Loan officers agreement

COURSE NO.	PREREQUISITES	DURATION	PRICE
17001	None	8-Hours	\$125.00

Understanding the 1003 Application

This course provides the fundamentals of completing the 1003 loan application. Students will learn about the purpose, and requirements while doing exercises.

COURSE NO.	PREREQUISITES	DURATION	PRICE
17002	None	8-Hours	\$175.00

Appraisal Review

This one-day seminar was developed for Loan Officers, Processors, Underwriters, Insurers, and Funders. Learn how to read and uncover hidden flags.

COURSE NO.	PREREQUISITES	DURATION	PRICE
17003	Mortgage Banking 101 Fundamentals, or One-year of loan processing experience	40-Hours	\$795.00

Advanced Processing

This course is for students that had previously processed loans for a minimum of one-year and is prepared to advance to the next level.

Learning Objectives:

- An understanding of how to package the file for loan submission and receive little or no conditions
- An understanding of how to satisfy automated underwriting conditions the first-time without over-documenting the file
- An understanding of tax returns and appraisals through our simplified approach.

COURSE NO.	PREREQUISITES	DURATION	PRICE
17004	Two-to-three years experience as a Loan Processor, or Loan Officer.	16-Hours	\$395.00

Conventional Underwriting

This course provides comprehensive risk assessment approaches to underwriting.

Learning Objectives:

- An understanding of how to underwrite the Borrower and property through the final approval in the underwriting process
- An understanding of how to validate the loan file by use of automated underwriting
- An understanding of a comprehensive risk assessment approach to manual underwriting that requires the analysis of two-primary risk factors and ten contributory risk factors.

COURSE NO.	PREREQUISITES	DURATION	PRICE
17005	Designed for Underwriters, Managers, and Processors	16-Hours	\$395.00

The Comprehensive Approach to Conventional Manual Underwriting

This course provides a basic understanding about why comprehensive risk assessment is critical to manually underwriting loans.

Learning Objectives:

- Student will learn the importance of the risk approach to underwriting
- Class will define the three risk levels
- Student will learn about assessing contributory risks, etc.

COURSE NO.	PREREQUISITES	DURATION	PRICE
17006	Prior training or experience	16-Hours	\$395.00

Understanding Automated Underwriting Systems

This course provides the background on automated underwriting, which is a must for Loan Officers, Processors, Closers, and Shippers.

Group 2: FHA and VA Courses

COURSE NO.	PREREQUISITES	DURATION	PRICE
20101	Prior training or experience	16-Hours	\$395.00
FHA User-Friendly Guide This informative guide provides technical aspects of originating and processing FHA loans. The guide includes step-by-step procedures for loan amount calculations: allowable closing costs, reducing cash-to-close, producing documentation, and processing techniques. This easy to follow guide also provides qualifying and refinancing guidelines, simplifying the documentation, processing techniques, qualifying, and refinancing guidelines. It simplifies the Mortgage Credit Analysis Worksheet (MCAW).			

COURSE NO.	PREREQUISITES	DURATION	PRICE
20102	Three-year Loan Processor experience with extensive background in appraisal analysis, and credit.	16-Hours	\$395.00
FHA Direct Endorsement This intensive two-day course is designed to satisfy the training requirements of FHA direct endorsement Underwriters employed by Lenders. The course includes FHA overview, credit history analysis, appraisal valuation conditions, compensating factors, and HUD audit concerns.			

COURSE NO.	PREREQUISITES	DURATION	PRICE
20103	Two-years processing Conventional or FHA	16-Hours	\$395.00
FHA 203(K) Rehabilitation This course provides information on: <ul style="list-style-type: none"> ▪ The difference of a 203(K) ▪ Eligible properties ▪ How the program is used ▪ 203(K) Definitions ▪ Maximum Mortgage Calculations ▪ 203(K) Maximum Mortgage Worksheet ▪ Underwriting the 203(K) Program ▪ Maximum Charges and Fees 			

COURSE NO.	PREREQUISITES	DURATION	PRICE
20201	Prior training or experience	16-Hours	\$395.00
VA Guaranteed Loan Origination / Processing This course will address the technical aspects of VA processing, calculations, and understanding basic VA guidelines. The course will also review the VA worksheet, and residual income formula.			

COURSE NO.	PREREQUISITES	DURATION	PRICE
20202	Familiarity with reviewing Appraisals	8-Hours	\$225.00
VA LAPP This course provides a comprehensive analysis of the VA appraisal with emphasis on the Staff Appraiser Reviewer (SAR) role.			

Group 3: Continuing Education Courses

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE101	None	4-Hours	\$75.00
Ethics 101 Laws are created to insure that a minimum level of professional responsibility is met. Ethics encourage a maximum level of professional responsibility by establishing standards that exceed what the law requires. Ethical behavior enhances the professionalism of the mortgage industry. Ethical behavior maximizes the professional responsibility for the consumers, lenders and other professionals. Concepts taught include: <ul style="list-style-type: none"> • Definition of ethics • Code of ethics related to mortgage industry • Discussion of ethical versus non-ethical behavior • How to promote good business practice in the mortgage industry 			

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE102	None	8-Hours	\$175.00
Fraud Prevention This is a how-to class in identifying and managing fraud prevention. The course is designed for both post and pre-funding closing departments. It is highly recommended for Originators, Processors, Funders, Underwriters, and management staff.			

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE103	None	8-Hours	\$175.00
Quality Control This course addresses the need for effective quality control programs for protecting Lenders and Investors. Students will learn how to implement successful quality control programs.			

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE104	None	4-Hours	\$75.00
Federal Compliance Beginning with the interview after Federal and State regulations, this course addresses RESPA, Regulation Z, Equal Credit Opportunity Act, mortgage disclosures, and more. These regulations must all be dated and followed – a MUST for the entire staff!			

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE105	None	4-Hours	\$95.00

Georgia Regulations and Georgia Fair Lending Act

This course is designed to give students a thorough understanding of all the Mortgage Lending Laws and compliances. A clear understanding of the license requirements, disclosure requirements, approval of branch managers, location requirements, mortgage transaction journal, minimum requirement of books and records, mortgage loan files, audits, administrative fines, employee and employer relationship, place of business requirements. Georgia Fair Lending Act to include definitions, flipping high cost Home Loans, penalties, enforcement, Georgia Attorney preference Checklist.

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE106	None	8-Hours	\$175.00

Underwriter Approval Facilitation

This course provides knowledge on how an underwriters thinks. The course helps you improve your chances of having a mortgage application approved by mortgage underwriters.

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE107	None	8-Hours	\$175.00

Required Documentations from Broker to Banker

This course provides knowledge about the required applications and documentations from broker to banker.

COURSE NO.	PREREQUISITES	DURATION	PRICE
CE108	None	8-Hours	\$175.00

FHA Overview

This course provides a general overview of FHA regulations.

Group 4: Career Tracks

Specialized Occupations:	
Certified Loan Officer Specialist (CLOS) Total Cost: \$3,180.00	Career Track 1: Certified Loan Officer Specialist (CLOS) Week 1: Mortgage Banking 101 Week 2: Mortgage Banking 102 Week 3: Competitive Marketing, Loan Product Consultation and Sales Week 4: Lab & Assessment for Loan Officer
Certified Loan Processor Specialist (CLPS) Total Cost: \$3,180.00	Career Track 2: Certified Loan Processor Specialist (CLPS) Week 1: Mortgage Banking 101 Week 2: Mortgage Banking 102 Week 3: Loan Processing Technology I Week 4: Lab & Assessment for Loan Processor
Fraud Prevention Specialist Total Cost: \$3,180.00	Career Track 3: Fraud Prevention Specialist Week 1: Mortgage Banking 101 Week 2: Mortgage Banking 102 Week 3: Fundamentals of Fraud Prevention Week 4: Lab & Assessment for Fraud Prevention Specialist
Shipper and Closer Total Cost: \$3,180.00	Career Track 4: Shipper and Closer Week 1: Mortgage Banking 101 Week 2: Mortgage Banking 102 Week 3: Fundamentals of Shipper and Closer Week 4: Lab & Assessment for Shipper and Closer

<p>Owning Your Own Mortgage Brokerage Company Total Cost: \$3,180.00</p>	<p>Career Track 5: Owning Your Own Mortgage Brokerage Company</p> <p>Week 1: Mortgage Banking 101</p> <p>Week 2: Mortgage Banking 102</p> <p>Week 3: Policies and Procedures for Setting Up a Mortgage Brokerage</p> <p>Week 4: Overview of Executing Required Mortgage Brokerage Procedures</p>
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<p>Call for Cost</p>	<p style="text-align: center;">Avionce Mortgage Consulting</p> <p style="text-align: center;">We provide consulting in the following areas:</p> <ul style="list-style-type: none"> ▪ Branch Audits ▪ Compliance Audits ▪ In-House Training ▪ Customized Training ▪ Quality Control (Assurance) Setup
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