

NAME: _____ Month/Day of Birth: ____/____

Organization: _____

Email address: _____ Tel# _____



A thorough review of banking, credit analysis, and legal principles that support the mortgage process, underscoring relationship sales skills in addition to the mechanics of the mortgage loan. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers.

REQUIRED COURSES:

GRADE	DATE COMPLETED	COURSE	DELIVERY OPTIONS				
			L	W	SP	ILO	GL
		Banking Basics Suite <i>or</i> Principles of Banking <i>or</i> Banking Fundamentals			•		
			•	•		•	•
		Appraisal Procedures			•		
		Basics of Mortgage Processing			•		
		Completing the HUD-1 (optional)			•		
		Discovering FHA Programs			•		
		Effective Referrals Suite <i>or</i> Effective Referrals	•		•		
		Elements of Title Insurance			•		
		Essentials of Mortgage Lending			•		
		Ethical Issues for Bankers <i>or</i> Ethics in the Workplace	•		•		
		Explaining Loan Modifications			•		
		Gathering the Facts on Mortgage Fraud			•		
		Mortgage Customer Counseling and Prequalification			•		
		Personal Tax Return Analysis	•		•		

		Preparing the Closing Disclosure			•		
		Preparing The Loan Estimate			•		
		Processing and Underwriting Credit			•		
		Processing Income and Assets			•		
		Reviewing the Appraisal Report			•		

L= Live W=CFTEA Webcourse SP= Self-paced Online ILO = Instructor-Led Online GL = Guided Learning

PLEASE CONTACT THE CFTEA OFFICE FOR CONFIRMATION OF COMPLETION WHEN APPROACHING COMPLETION OF A CERTIFICATE OR DIPLOMA