

The Fundamentals of Mortgage Lending

about the seminar...

This seminar will provide participants with an understanding of basic terminology, regulations, and the secondary market of mortgage lending. It also identifies the benefits for a financial institution to sell mortgage loans. At the conclusion of the program participants will be able to:

- Describe basic terminology regarding interest rates, fees, job functions, and how credit decisions are made for mortgage loans.
- Calculate LTV and determine whether private mortgage insurance, property taxes, and hazard insurance escrows may be required.
- Explain credit scoring and its role in the mortgage lending process.
- Describe how the secondary markets impact mortgage lending.
- Identify mortgage lending regulations and how they apply to the mortgage lending process.

who should attend...

This seminar is designed for those with little or no mortgage lending experience and those involved in the mortgage lending process looking to better understand the mortgage lending function. **Please route to the appropriate person(s).**

your seminar leader...

JEFF SMITH has been in the field of mortgage banking for over 20 years. He is currently the Vice President in charge of Mortgage Lending at Florence Savings Bank. Jeff is also a certified real estate appraiser and has been teaching CFT courses and seminars for over 10 years.

to register...

Please complete the registration form found on the reverse side. The seminar fee is \$245.00 per participant. Price includes expert instruction, participant manual, lunch, and breaks. Please fax or mail the registration form to us no later than Wednesday, March 12, 2008.

where and when...

This comprehensive one-day workshop will be held at the **Crowne Plaza Hotel**, One Bright Meadow Blvd, **Enfield, CT**, on **Wednesday, March 19, 2008** from **9:00 am - 4:00 pm**. Coffee and danish will be served at 8:30 a.m.



**GROUP DISCOUNTS
ARE AVAILABLE.
PLEASE CALL FOR DETAILS!**

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Atlantic States

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Visit www.cftatlantic.org for a complete seminar schedule.