

Radian National Training Course Catalog



Radian's industry-leading training has helped hundreds of thousands of mortgage professionals expand their skills & gain a competitive edge.

Our programs are designed in a variety of formats, so you can choose the best fit for your learning needs and busy schedule.



Live Webinar

Live instructor-led webinars that are fun and interactive. Guest speakers and industry experts offer relevant and timely insights.

- → Webinar calendar
- → Meet our trainers



On-Demand

Our video content & self-paced courses are optimized for modern adult learning, delivering quick bits of information to learn at your own pace.

- → Latest videos
- → Timely Topics
- → Unlocking Loan Solutions with Radian
- → Foundations On-Demand



In-Person

Our in-person sessions provide the maximum learning experience right in your own office. Contact your Radian Account Manager for more information.

→ Find your account manager



Explore Learning

Knowledge

5 Income

Basics of Income

Not Your Ordinary Income

Analyzing Schedule E Rental Income

6 Self-Employed Borrower Income

Analyzing Income for the Self-Employed Borrower
Beyond Schedule C
Understanding Schedule C: Calculating Sole Proprietor Income
Self-Employed Borrower Business Entities
Understanding K1 Income
Liquidity

8 Assets

Liquid Assets
Not Your Ordinary Assets

8 Mortgage Insurance

MI Essentials: Ensuring the American Dream
MI Products 101 New

10 Fraud

Detecting and Avoiding Fraud in Loan Files
Detecting and Avoiding Fraud Schemes
Staying Ahead of Mortgage Fraud Trends

11 Appraisals & Valuations

Valuations Essentials
Understanding and Reviewing Appraisals
Understanding and Reviewing Condo Appraisals
Reviewing Rural Property Appraisals
Manufactured Home Appraisal Analysis





Training Catalog Table of Contents

12 Title in Real Estate

Title Essentials

13 Industry Insights

Conforming Loan Structuring: Strategies to Win

Timely Topics Series

Enhanced Purchase Power with HomeReady® and Home Possible®

15 Sales Effectiveness

Insights on Adjustable-Rate Mortgages (ARMs)

Selling in a Purchase Market

Blueprint for Taking a Quality Application

Loan Officer's Checklist for Success

Maximizing LinkedIn: Strategies for Building a Pipeline

16 Communications & Team Building

Maximizing LinkedIn: Tips and Best Practices Connecting to Close: Top Producer's Mindset

Delivering Exceptional Customer Experiences

The Power of Inquiry: Developing Your Questioning Skills

Connecting to Close: Emotional Intelligence for Top Producers

Fantastic Customer Service

What's My Communication Style

Mars Rover Challenge

Doing Business with Radian

18 Doing Business with Radian

Refresh with Radian for Servicers Series

Ellie Mae Encompass

MI Online Tutorials











Basics of Income

Attend this foundational session to learn how to calculate the most basic types of income including: base income, hourly pay including overtime, commission, bonus income, and tip income.

You will learn to:

- Calculate base pay and discuss the nuances of including additional income sources, such as overtime, commissions and bonus pay
- Document income based on GSE requirements and when to compare to your company's guidelines
- Analyze the VOE to assess the borrower's pay history and employment status for the purposes of income qualification
- Address part time or secondary income types, employment gaps, unemployment benefits and contractual employment
- Gain a deeper understanding of the risk levels associated with income and employment





Not Your Ordinary Income

Catch this sequel to Basics of Income for an introduction into more complex income types that can be used to qualify your borrower, including non-taxable income.

You will learn to:

 Understand the GSE requirements for documentation of Social Security, Child Support, Alimony, Military Income, Disability, and Retirement income

- Establish stability, predictability and continuance of these complex income sources as they relate to the risk of the loan
- Calculate and gross-up non-taxable income sources



1h

Analyzing Schedule E Rental Income

Whether you are newer to calculating rental income or a seasoned pro looking for a refresher, this session will provide you with a laser focused review of rental income as it applies to a mortgage approval.

You will learn to:

 Understand the basic industry guidelines for calculating income and expenses derived from rental income

- Calculate rental income using the Schedule E of the Personal Tax Returns
- Utilize the FNMA Rental Income Worksheets— Form 1037 for Principal Residence or 2-4 unit properties, Form 1038 for Investment Property(s), and Form 1039 for Investment Property(s) owned by a Business Entity to calculate monthly rental income to use in a mortgage transaction



Foundations On-Demand

An exclusive online library of short video courses, available anytime, anywhere, complete with workbooks and supplemental activities. Click to explore:

- » Valuations Essentials
- » Title Essentials
- » Mortgage Fundamentals
- » MI Essentials

- » Income
- » Assets
- » Fraud
- » Self-Employed Borrowers
- → Learn more at radian.com/foundations



Self-Employed Borrower Income





Analyzing Income for the Self-Employed Borrower

Let us simplify this intricate subject matter by attending one of our interactive workshops. Our customers tell us that we have a knack for making SEB analysis easy to understand and retain.

You will learn to:

- Analyze personal tax returns and all schedules with a focus on self-employed business entities, including LLCs. Includes Schedule C, K-1, 1065, 1120s, 1120, 1125e
- Utilize the FNMA 1084 Cash Flow Analysis Form to streamline your final income calculation and ensure accuracy

- Understand recurring and nonrecurring income and loss
- Understand when a liquidity test is needed and how to calculate liquidity using the "Current Ratio" formula as well as provide other common liquidity ratio approaches
- Apply what you have learned through an interactive Cash Flow Analysis Case Study utilizing tax returns and supporting schedules



Beyond Schedule C

Our Self-Employed Borrower workshop is designed for those looking for a more condensed, advanced focus on business tax returns for the purposes of mortgage qualification.

You will learn to:

 Analyze tax returns from Schedule E Part II through the corporate tax return. This includes a review of the K-1s, 1065, 1120s, 1125, & 1120 forms

- Utilize the FNMA 1084 Cash Flow Analysis Form to simplify your income calculation
- Understand recurring and nonrecurring income and loss, as well as Ordinary Income vs. Distributions
- Understand when a liquidity test is needed and how to calculate liquidity using the "Current Ratio" formula as well as provide other common liquidity ratio approaches





2 1h

Understanding Schedule C: Calculating Sole Proprietor Income

This webinar is designed for mortgage professionals looking to deepen their understanding of business entities and how to calculate sole proprietor Schedule C self-employed income. This session is perfect for those aiming to enhance their expertise in handling self-employed income.

You will learn:

- An overview of different types of business entities and associated tax documentation
- The necessary documentation for mortgage loan qualification
- How to calculate self-employed income for Schedule C sole proprietors



David, a Branch Manager in Georgia said—

This was by far the most effective self-employed training I have seen.



Training Catalog Self-Employed Borrower Income





Self-Employed Borrower Business Entities

This course is an introduction to self-employed borrowers and the business entities you will see in tax returns. In this course, we will cover each business structure individually so you can more easily identify each type.

These overviews will include:

Sole Proprietors

- Partnerships
- · S Corporations
- · Corporations
- · Limited Liability Companies (LLCs)



▶■ Self-Paced

Understanding K1 Income

Building off your knowledge of different types of self-employed borrowers and business entities, this series discusses how to qualify borrowers with income listed on K1 documents, and where to look to know K1s are required.

This course covers:

 Finding out if your borrower has K1s (K1 for Partnerships and/ or S Corporation K1)

- Identifying K1s on the Schedule E, Supplemental Income and Loss (Form 1040) document
- Understanding the Partnership K1 (1065) and the S Corporation K1 (1120 S)
- Comparing Schedule E to the appropriate K1 documents



▶■ Self-Paced

Liquidity

This class is part of a series designed to acquaint you to the mortgage banking industry and increase the knowledge of Self-Employed Income.

In this course, you will learn:

- · What liquidity is
- · When a liquidity test is required

 How to calculate each of three types of liquidity tests to determine the Current Ratio, Acid Ratio, and Cash Ratio



Self-Employed Borrower On-Demand

Click for specialized on-demand resources on self-employed borrowers:

» Business Entities » K1 Income » Liquidity » Calculators



Assets





Liquid Assets

This is the perfect session for any mortgage professional looking to build their knowledge of the most common asset types used to qualify your borrowers.

You will learn:

- · Liquid assets needs specific to the mortgage transaction: Down Payment, Closing Cost and Reserves
- · Eligible and Ineligible Assets
- To evaluate and sources funds for commonly used liquid assets: checking accounts, savings accounts, CDs, gift funds, stocks, or bonds and business funds
- Industry and GSE guidelines for documentation, verification and sourcing of funds with a focus on red flags





Not Your Ordinary Assets

Catch this sequel to Liquid Assets for an introduction into less common assets that can be used in a mortgage transaction.

You will learn:

- Industry and GSE requirements for document requirements for each asset type with a focus on
- · To differentiate between documentation and qualification requirements for borrowers selling an asset or taking a loan against an asset
- To evaluate the less common asset that may be used in the mortgage transactions



Mortgage Insurance





MI Essentials: Ensuring the American Dream

In this course we will give you a broad overview of mortgage insurance and the role mortgage insurance plays in protecting homebuyers and lenders.

- Understand what mortgage insurance is and why it is essential
- · Gain an understanding of how mortgage insurance works
- Find out what happens when a borrower defaults on a loan



Training Catalog Mortgage Insurance

MI Products 101 New



This comprehensive course dives deep into Radian Guaranty's suite of Mortgage Insurance (MI) products, equipping you with the knowledge to leverage these solutions effectively. Through a series of engaging videos, you'll explore various MI options and learn how to match them to your borrowers' unique needs.

You will learn to:

- · Understand the fundamentals of MI and its role in homebuying
- · Navigate Radian's diverse portfolio of MI products
- · Analyze and compare different MI solutions with real-world scenarios
- · Customize split-premium rate quotes to optimize borrower budgets
- · Confidently identify suitable MI products for each lending situation

দ Click on a thumbnail or 🕑 to start watching.



Introduction to MI Products 101 Series

Learn the basics of Radian Guaranty's MI solutions and their role in homebuying.



Borrower-Paid Monthly-Premium MI

Explore Radian's BP Monthly, a borrower-paid MI with no upfront



Borrower-Paid Single-Premium MI

Discover Radian's BP Single, a borrower-paid single-premium MI



Borrower-Paid Split-Premium MI

SplitEdge®, an innovative split-premium MI option.



Customizing Your CustoMIze SplitEdge® Rate Quote

Learn to customize split-premium rate quotes on MI Rate Finder with expanded options.



Lender-Paid MI Options

options and their key considerations.



Comparing MI Products

using a real-world scenario to match the right solutions with

- → Find all videos on the MI Products 101 page
- → Explore Working with Radian: Products & Services



Fraud



▶■ Self-Paced

Detecting and Avoiding Fraud

Fraud costs the mortgage industry billions of dollars each year. In this self-paced video series, you will dive into mortgage fraud

You will learn:

- Various red flags found in income, asset, credit, appraisal, and closing documentation, using real life examples
- Impacts and nuances of the common mortgage fraud schemes
- Tools for fraud prevention and actions that you can take after discovering a red flag



Fraud On-Demand

Click for specialized on-demand resources on fraud:

» Fraud Red Flags » Fraud Schemes



1h Self-Paced

Detecting and Avoiding Fraud in Loan Files

Attend this foundational session to better understand mortgage fraud red flags found in loan files by reviewing documents and examples.

You will learn:

· Key elements of mortgage fraud

- How to recognize various red flags found in income, asset, credit, appraisal, and closing documentation
- Your next steps after discovering a red flag and tools you can use to help prevent fraud





Detecting and Avoiding Fraud Schemes

Fraud schemes are getting more sophisticated and more costly. We will focus on what fraud schemes you might see in your loan files.

You will learn:

About the most common mortgage fraud schemes

- Who the participants of these schemes include and what red flags you might find in your loan files
- What steps you should take if you identify a red flag or suspect a fraud scheme



Staying Ahead of Mortgage Fraud Trends

In this mortgage fraud webinar, we will dive into recent statistics, fraud trends, and review scenarios that might help with an upcoming loan review. This engaging and interactive new webinar will help guide you through the ever-changing world of mortgage and real estate fraud.

We will focus our discussion on:

- · Recently released statistics
- · News-worthy trends
- Steps to prevention and awareness
- Scenarios to test your knowledge on our discussion





Appraisals & Valuations





Valuations Essentials

This detailed series offers four modules reviewing basic concepts around property valuations, the various methods available to determine a property value, and key uses of property valuations.

This series is another helpful tool you can utilize to expand your knowledge and gain insight into property valuations and their uses.

Specifically, this video series reviews:

- · Introduction to Valuations
- · Automated & Interactive Property Valuations
- Manual Property Valuations & Hybrid Price **Estimates**
- Uses of Property Valuations





Understanding and Reviewing Appraisals

Understanding and Reviewing Condo Appraisals

A well done appraisal report might take you through some twists and turns but the ending should not surprise you. Let our team walk you through the 1004 (Uniform Residential Appraisal Report) and show you how it is like reading a story.

To navigate the 1004 appraisal report and key areas of focus

- · What is considered a good comparable in terms of distance, date of sale, location, and overall adjustments made
- The ratings and abbreviations that are found throughout the report
- · To identify red flags and understand the implications for potential fraud



you identify those differences.

Key areas of the 1073 that differ from the 1004 appraisal form

The Individual Condominium Unit Appraisal Report

on a standard 1004 appraisal. This webinar will help

(form 1073) provides distinct details that you won't see

- Specific red flags that apply to the 1073 appraisal
- · Why condominium appraisals focus on the entire project as well as the unit being financed
- What is considered a good comparable in terms of distance, date of sale, location, and overall adjustments made
- How special assessments and HOA budgets may impact the marketability of the subject property



2 1h

Reviewing Rural Property Appraisals

Rural property appraisals can be complicated. In this session we combine Fannie Mae guidelines and active group dialogue to simplify this appraisal report.

You will learn:

· To clarify facts and fiction of what FNMA considers an acceptable property

- · The guidance for distance of comparable properties as these can be much more difficult when reviewing rural properties
- How to distinguish an acceptable property from real FNMA scenarios







Manufactured Home Appraisal Analysis

Affordable housing initiatives are sweeping the housing industry. With that, manufactured homes are becoming more common as affordable options. Are you ready to review and understand the appraisal differences?

In this session you will learn:

Statistics on manufactured home affordability and production rates

- · The primary characteristics of a manufactured home
- · How the "Red Tag" and HUD Data Plate are specific to manufactured homes
- The differences between the 1004C (Manufactured Home Appraisal Report) and which sections should be reviewed



🔼 1h

Title in Real Estate



A Self-Paced

Title Essentials

Get acquainted with Title and what to expect during the closing process, including key steps involved in obtaining a Title. This course provides home buyers, borrowers, lenders, and professionals in the mortgage industry an overview of key Title essentials, and answers to Title-related questions.

You will:

Review the title Pre-Closing process, specifically selecting a Closing Agent, placing a Title Order, conducting a Title Search, and Title Clearance.

- · Obtain information on the key steps withing the Closing process, specifically the Closing and Sianina.
- Discover what happens during the Post Closing process, specifically Title Recording and issuing the Title Policy.

On-Demand Learning

Our library of on-demand content is a comprehensive resource for a variety of topics, designed to help you learn more about Radian's products and services that can boost your key sales capabilities and knowledge of industry trends.

» Radian Products & Services

> Discover how Radian's products and services can enhance your business.

» Communication & Sales Effectiveness

Proven methods and techniques for you, based on the practices of top performers. » Foundations On Demand Series

Learn a full spectrum of mortgage concepts, in bite-sized sessions.



Industry Insights



Conforming Loan Structuring: Strategies to Win

There are so many options available to you and your borrower, but which is the best one? Learn how Radian's MI products can help you get your borrower into the home of their dreams.

You will learn to:

- Determine strategies for selling products and supporting borrowers
- Understand each MI product that Radian offers and how they can benefit your customer
- Use Radian's top notch tools to help support your customer





Timely Topics Series

trends, and guideline changes on GSE-related policies.

- → Visit the On-Demand Learning page for more
- → Visit the Timely Topics page for all episodes



Click on a thumbnail or **•** to start watching.



Can MI Offset Homeowners Insurance Increases?

Rising homeowners insurance costs are making mortgages increasingly unaffordable. We explore how Radian Guaranty's MI solutions, particularly CustoMIze SplitEdge®, may help offset these rising expenses.



What Are Temporary Buydowns & How Can It Help Borrowers?

How do you assist your next borrower and help them purchase the home of their dreams? The temporary buydown is making a comeback.



How Natural Disasters Impact Mortgages

Natural disasters not only impact the communities we live in but also the mortgage and insurance industries. Fannie Mae and Freddie Mac (GSEs), have policies and guidelines to help homeowners affected by these disasters.



Financing Properties with Solar Panels

Properties with solar panels are becoming increasingly common and can have a big impact on mortgage financing. We discuss how these fixtures can impact the mortgage process.



Seller Impersonation Fraud

Seller Impersonation fraud is a growing concern in the real estate and mortgage industries. We will review what seller impersonation fraud is, red flags associated with this fraud, and how to help prevent this fraud from occurring.



Insights on Adjustable-Rate Mortgages (ARMs)

Are you ready to discuss the Adjustable Rate Mortgage (ARM) option with your customers? Learn about how it can be beneficial, and the details you need for that next customer conversation.



1h

Enhanced Purchase Power with HomeReady® and Home Possible®

Learn the basics of Fannie Mae's HomeReady® and Freddie Mac's Home Possible® products. This session will highlight the benefits of the programs while also showing you how you can use the product and help your borrower's achieve the dream of home ownership.

You will learn:

- The unique advantages and guidelines of each program
- How to use Mortgage Insurance to qualify borrowers while using these programs



Training Catalog Industry Insights

Unlocking Loan Solutions with Radian Series

Our mortgage & real estate micro-learning series in video, audio & job aid formats.

Choose your preferred learning style—watch, listen, or read at your own pace—and take your learning experience to a whole new level.







Restricted Stock Units (RSUs)

Watch Video

lili Listen to Podcast

▶ Download **Job Aid**

In this lesson, we delve into RSU income and how it may be used towards mortgage qualification, including definitions, guidelines, and calculation.

Non-Traditional Credit

Watch Video

li Listen to Podcast

Download Job Aid

In this lesson, we'll explore alternative forms of credit that can be used when traditional accounts are not present.

Interested Party Contributions (IPC)

Watch Video

li Listen to Podcast

Download Job Aid

In this lesson, we will dive into the Interested Party Contribution (IPC) and explain how it may impact a loan.

Non-US Citizen Borrower

Watch Video

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Download Job Aid

In this lesson, we will review what a non-US citizen borrower is, different types of citizenship and residency, and how the GSE's view them.

Business Mileage Deductions

Watch **Video**

li i Listen to Podcast

👤 Download **Job Aid**

In this lesson, we will break down the always-important Business Mileage Deductions and how it may impact a loan.

Unique Properties

Watch Video

li Listen to Podcast

Download Job Aid

In this lesson, we will review what is considered a unique property, examples, how the GSEs view them, and how they may impact a loan.

Foreign Income

Watch Video

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Download Job Aid

In this lesson, we will review what foreign income is and how you can prepare yourself for this scenario.

Non-Occupant Borrower

Watch Video

li li Listen to Podcast

Download Job Aid

In this episode, we explore the impact of non-occupant borrowers in mortgage transactions and what GSE guidelines to consider.

→ Visit the series page for all episodes



Sales Effectiveness





Insights on Adjustable-Rate Mortgages (ARMs)

When was the last time you sold an Adjustable Rate Mortgage (ARM)? Now is the time to understand how the ARM works, but more importantly to learn how to have the appropriate conversation with your customer.

In this session, you will learn to:

- Be more consultative when discussing the benefits of an ARM
- · Understand the basics of how an ARM works
- · Determine the best opportunity to sell an ARM





Selling in a Purchase Market

Can your sales team deliver a concise and compelling reason that a real estate agent should do business with your company? Let our experts teach you how to remain competitive, engage with realtors and close more loans in a purchase market.

In this session built for teams, you will learn to:

- Develop opening statements and pitches for attracting referral partners
- Set yourself apart in a purchase market and open those doors to future business using key engagement techniques!





Blueprint for Taking a Quality Application

Are you looking for a way to close more loans, develop better relationships with your processors and underwriters and reduce surprise requests of your borrowers? Taking an application is just like creating the blueprint for a new home. Complete, quality information ensures everyone knows the plans for successful execution.

You will learn:

- What information is required to take a quality application
- How an AUS decision is impacted
- Engagement techniques and probing questions to help your borrower feel more open to sharing financial details





Loan Officer's Checklist for Success

Becoming a successful loan officer takes tenacity, organizational skills, and the right attitude. It also requires time management and knowing when and how to engage with your customers. We all have areas of opportunity and we're here to help!

You will learn to:

- Create an organized to-do list that will help you differentiate yourself from your competition
- Uncover key points of engagement with the customers during the buying process
- Differentiate between successful and competent salespeople



Maximizing LinkedIn: Strategies for Building a Pipeline

This sequel to Radian's **Maximizing LinkedIn: Tips & Best Practices** delves into strategies that can help you build your customer and referral base.

LinkedIn is the world's largest business networking platform. In our virtual world, now is the time to take advantage of this tool and build your network.

Join us for this engaging and interactive webinar that will review how to:

- · Strategically post content
- · Build a prospect profile
- Cultivate prospective relationships





Communications & Team Building



Maximizing LinkedIn: Tips and Best Practices

LinkedIn is the world's largest professional network. Are you taking full advantage of all LinkedIn has to offer to keep your name and brand top of mind? What does your LinkedIn profile say about you and your brand? Let us show you simple tips and best practices to maximize your brand on LinkedIn.

 The impact that social media and your personal brand can make on a homebuyer's or referral partner's decision to do business with you

 How to frame your story and message through your experience and summary to engage your target audience



2 1h

2 1h

You will learn:

 10 easy steps to maximize your LinkedIn profile to gain greater success



Connecting to Close: Top Producer's Mindset

Perfect for larger sales rallies and annual meetings, when the full Connecting to Close: Emotional Intelligence to Top Producers workshop may be time prohibitive.

In this short sales-focused session, you will explore:

 The science of Emotional Intelligence and how it impacts sales effectiveness.

- How to use emotional awareness to influence customers and referral partners, creating stronger connections
- To better understand the link between your emotions and the drivers that foster your personal success more broadly



Delivering Exceptional Customer Experiences

As mortgage and real estate technologies improve, the dependency on human interaction for knowledge and guidance is slowly reducing. Ironically, less dependency has actually heightened the expectations for a more consultative and customer centric experience. Get ready for a short and interactive group learning event unlike "customer service" programs of the past.

You will learn:

· Innovative approaches to engaging customers in

- a way that builds stronger rapport and in a way that drives Net Promoter Scores (NPS) and customer satisfaction
- How to compare and contrast consultative and transactional conversations and how they impact the customer experience
- To utilize the q-storming technique to be more consultative in addressing customers' needs
- Techniques for gaining feedback from customers



₽ 45m

The Power of Inquiry: Developing Your Questioning Skills

For a loan officer, building a strong relationship can create lifetime customers. But how do you get the information you need to ensure you can build the trust needed? While geared toward loan officers, this webinar will guide you to better support each and every one of your customers with the power of questioning.

Our focus is to help you:

- · Maximize outcomes based on questions you ask
- Build stronger customer relationships through engaging questions
- Gather a greater depth of client information to support them throughout the mortgage journey and beyond



Training Catalog Communications & Team Building



2.5-3h Videos



Connecting to Close: Emotional Intelligence for Top Producers

This course is only available in person or as videos

How do you get more referrals, fuel your pipeline and close more quickly in today's competitive market? Industry experts say the key is your ability to make connections with people and to foster deeper

Research will tell us your Emotional Intelligence is a driving factor in your ability to do this!

- Gain a deeper understanding of El and the critical role it plays in creating the right connections with your customers and referral sources
- · Leave armed with the industry's best tips and tools to help you strengthen your relationships
- · Increase your communication capability and laser focus on language that builds trust



2-2.5h

Fantastic Customer Service

This course is only available in person

Uncovering the needs of your customers and knowing when and how to engage with them is the key to delivering stellar service. This lively workshop provides you with the best technique and tools for communicating with internal and external customers.

You will learn:

- Techniques for delivering outstanding customer service
- Strategies to develop customer loyalty by setting the right expectations
- How to understand customer needs by identifying how to work with a variety of personalities



2-2.5h

What's My Communication Style

This course is only available in person

This lively in-person training session will offer an understanding of how effective communication can improve just about every aspect of your life.

· Learn how to "speed read" the communication style of others

- Identify your own preference for one of four communication styles covered in the this course: Direct, Spirited, Considerate, or Systematic
- Understand how to "flex" your style for effective communication with your team and your customers



2-2.5h

Mars Rover Challenge

This course is only available in person - Recommended class size < 30

This session introduces concepts such as interdependence, common goals, and diversity with an out-of-the ordinary simulation.

In this session, specifically designed for teams, you will

Rejuvenate established teams through problemsolving activities

- · Differentiate between group work and teamwork
- Manage conflict through problem-solving and thought provoking activity as you work with a team to construct a rover that can navigate the red planet



Maria, a Compliance Manager in Virginia said—

Your webinars have been very practical and informative and I look forward to attending more in the future.



Doing Business with Radian

Refresh with Radian for Servicers Series

→ Series page



MI Reporting

Learn about required reports, methods of delivery and appropriate timing.



MI Loss Mitigation

Learn about Servicing standards and home retention workouts.



MI Claims

Learn more about what you should consider prior to, and when filing MI Claims with Radian Guaranty Inc.

MI Application Efficiency

→ MI Loan Submission Checklist



Partnering with Radian: First Decision Approvals

This video covers all the key underwriting documents required to obtain an MI Approval for non-delegated submissions.

Ellie Mae Encompass

→ Encompass resources



Encompass Capabilities With Radian Title Services

This video highlights the functionality supported by Radian within Encompass to order & simplify the title process.



Activate Deferred Monthly MI

Learn how to activate borrower paid deferred MI with the click of a button!



MI Online Tutorials

→ MI Online page



Activate Deferred BPMI

Watch how to activate MI on a Borrower Paid Monthly (BPMI) with deferred premium.



Perform a Servicing Transfer

In this short video, we will demonstrate how to notify Radian of a servicing transfer.



Ordering Non-Delegated Mortgage Insurance

Watch step-by-step how to order non-delegated mortgage insurance through our MI Online platform.



Ordering Delegated Mortgage Insurance

Watch step-by-step how to order delegated mortgage insurance through our MI Online platform.





