

Introduction to Mortgage Lending

(1-day workshop) Course Outline

To find out how to *fast-track* your career in the dynamic financial services industry, **call a training adviser on 1300 559 666**

Course overview

The Introduction to Mortgage Lending course is designed for Financial Services Industry lending staff that require practical knowledge of Mortgage Lending practices.

Course outcome

This course will equip you with the theory, knowledge and skill to provide operational support to organisations dealing in Mortgage Lending products and services. The strength of this course, apart from satisfying adult learning principles is that our training can be applied in an everyday workplace environment.

Education pathway

The Introduction to Mortgage Lending is one of 5 short courses tailored for individuals employed in the Financial Services Industry. Other short courses to consider are:

- ASIC Tier 2 Basic Deposit Taking Products, Non Cash Payment Facilities and General Insurance (2-days)
- Introduction to Consumer Lending (2-days)
- Introduction to Commercial Lending/Lending to Self Employed (2-days)
- Introduction to Credit Control and Collections (2-days)

Who should enrol?

This course is designed for Financial Services Industry consumer lending staff that may have:

- completed the Introduction to Consumer Lending course; **or**
- only limited experience in mortgage lending; **or**
- experience in personal loan lending but yet to learn mortgage lending; **or**
- may conduct only one area of the mortgage loan cycle and don't have complete knowledge

Course entry requirement

This is a course open to existing Financial Services consumer lending staff with no pre-requisite qualifications. However, it is preferable that individuals have some personal loan lending experience or have completed the Introduction to Consumer Lending course. In order to successfully gain the intended knowledge of this course participants are expected to be financially numerate and literate.



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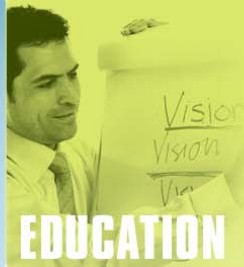
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education@futurestaff.com.au



Web

www.futurestaff.com.au



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Assessment

No formal assessment is conducted for this course. Course participation provides opportunity to acquire knowledge and skill-based learning through teaching, structured learning activities, case studies and networking.

Training delivery

Participants undertake the training in an intensive one day face-to-face Workshop Course.

Workshop Course

The workshop combines teaching, case study tutorials and activities to ensure participants demonstrate acquiring the required skills and knowledge. Successful candidates complete the course in one day with no assignments or exams.

This course is facilitated by professional facilitators with extensive experience within the Credit Union and Building Society Industry.

Visit our website for workshop course schedule www.futurestaff.com.au

Course content

- Information required from the borrower when taking a real estate mortgage loan
- The assessment of a mortgage loan and the criteria used in reducing risk
- Lenders Mortgage Insurance and the process involved. Looking at why it's needed, how it's charged, and the assessment criteria
- Understanding the key elements of a valuation report
- Keeping a loan within the original loan value ratio when managing a progressive drawdown loan
- Understanding the government fees and other costs when quoting on a mortgage loan
- Calculation of the contribution an applicant requires, taking into consideration loan value ratio, government fees and associated costs when buying a home
- Create an awareness of the information required after approval when dealing with solicitors with the aim of reaching settlement
- Understanding loan contracts used in mortgage lending
- Recognising the full loan cycle from taking the application to settlement
- Summarising some of the more commonly used terms involved in mortgage lending, dealing with real estate agents and solicitors

To register for this course please complete pre-enrolment form available on our website and email to training@futurestaff.com.au or fax to **(02) 9231 4124**.

Note: Terms of training delivery including cancellation policy can be viewed at www.futurestaff.com.au



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