

Writing a Stronger Offer (for Buyers with Financing)

Build confidence and learn about your buyer's mortgage journey.
Evening Zoom classes. 7 hours of CE credit.

Let's be honest. The 30-hour Real Estate Finance class doesn't do a great job explaining how mortgages really work in 2022. You might feel confused and not sure how to help your buyers understand Discount Points, mortgage insurance, the down payment, and lender pricing. You might not feel confident with Pre-Approval limits, what questions you should ask the Loan Officer before writing a buyer's offer, or what can be done about a low appraisal. This class is for you. This course will help you:

- Answer your buyer's basic mortgage questions.
- Help your buyers understand what the loan officer is telling them to do, or not do.
- Communicate more effectively with your lenders so you can get to closing more smoothly.
- Write a stronger offer for your buyers, to help them get accepted while protecting their EMD.

Classes will meet virtually on Zoom on the **1st and 3rd Thursday of the month**, from **6-7pm** (feel free to stay until 7:30 for Q&A) from **April 7th through June 2nd**. Each class is limited to 15 agents and agents in the DFW market are encouraged to enroll. To receive CE credit in the class, only one session can be missed. You'll have plenty of opportunity to ask questions and interact with your instructor. You can review the course materials online at www.MortgageMission.org/CE.

Because space is limited, please take 5 minutes to tell us about yourself and your goals for 2022: www.MortgageMission.org/enroll. Applications are due by **March 24th**. Students will be notified of acceptance by **March 31st** and class begins on **April 7th at 6pm**. The course cost is **\$80** and is due before first day of class. You'll receive **7 hours** of CE credit (so long as only 1 class is missed) and a PDF copy of the textbook for future reference.

Mortgage On A Mission (Grameen Mortgage LLC) is a TREC-approved CE school (#10529). This course is approved for 7 hours of CE credit (#41910). CE credits will post within 10 calendar days of course completion. Students must enroll in the online course, complete the course, and attend at least 4 of the 5 scheduled Zoom sessions to receive CE credits. Your instructor will be Ben Strube, a licensed Loan Officer and Realtor and the owner of Mortgage On A Mission (NMLS 1541555, TREC 777400).

Spring 2022 Class Schedule

April 7	Course Overview The Pre-Approval Letter: what it is, what it is not. Questions you should ask the Loan Officer upfront. The Home Buyer's Guide Read Unit 1 before class at MortgageMission.org/CE
April 21	The Loan Estimate When buyers should shop (and when they shouldn't) Intro to Underwriting The Power of Automated Underwriting (AUS) Read Unit 2 before class at MortgageMission.org/CE
May 5	Conditional underwriting approval The CMA and the Appraisal Underwriting challenges and how to overcome Read Unit 3 before class at MortgageMission.org/CE
May 19	Mortgage Insurance: Why 10% down is not so bad FHA vs Conventional: The Pros and Cons Lender Pricing 101 Read Unit 4 before class at MortgageMission.org/CE
June 2	Course Summary Additional Resources How to stay updated on mortgage trends Using this class to get the Buyer Rep Agreement signed.

Apply for enrollment by March 24th

MortgageMission.org/enroll