



## FHA Fundamentals Workshop Agenda

(Times are approximate)

9:00 a.m.– 10:30 a.m.	<b>Overview of FHA Advantages</b> <b>Maximum Mortgage Amount</b> <ul style="list-style-type: none"> <li>• Minimum investment</li> <li>• Seller/Lender Contributions</li> <li>• Scenarios</li> <li>• Mortgage Insurance Premiums</li> </ul>
10:30 a.m.– 10:45 a.m.	Break
10:45 a.m.– 11:30 p.m.	<b>FHA Processing and Documentation</b> <ul style="list-style-type: none"> <li>• FHA Connection Processing</li> <li>• Application Forms</li> <li>• Purchase Agreement Forms</li> </ul>
11:30 a.m.– 12:00 p.m.	<b>FHA Appraisal Forms</b> <ul style="list-style-type: none"> <li>• Basic Appraisal Requirements</li> <li>• Forms</li> </ul>
12:00 p.m. – 1:00 p.m.	Lunch
1:00 p.m.– 2:00 p.m.	<b>Regular Refinances</b> <ul style="list-style-type: none"> <li>• Regular Refinances</li> <li>• FHA Secure</li> <li>• Cash Out Refinances</li> </ul>
2:00 p.m.– 2:30 p.m.	<b>Streamline Refinances</b> <ul style="list-style-type: none"> <li>• Streamlines With an Appraisal</li> <li>• Streamlines Without an Appraisal</li> <li>• MIP Credits</li> </ul>
2:30 p.m. – 2:45 p.m.	Break
2:45 p.m.– 4:30 p.m.	<b>Underwriting</b> <ul style="list-style-type: none"> <li>• Automated Underwriting for FHA's</li> <li>• Review Total Scorecard Guide</li> <li>• Review of 4155, Chapter 2</li> <li>• Credit History and Non-Traditional Credit</li> <li>• Employment Income</li> <li>• Source of Funds</li> <li>• Compensating Factors</li> </ul>