

Agenda

Day One

8:00 am	Registration
9:00 am	FHA Background & Overview
10:00 am	Upfront MIP, MIP and Ratios
11:00 am	Closing Costs
12:00 pm	Lunch
1:00 pm	Checklist fro Loan Application, Mandatory FHA Disclosures
2:00 pm	Borrower & Property Definitions
3:00 pm	Borrower Credit Issues; Borrower Investment
4:00 pm	Questions & Answers

Day Two

9:00 am	Day One Review, Comprehensive Valuation Package
10:00 am	Maximum Mortgage Amounts & the MCAW
11:00 am	MCAW (Continued)
12:00 pm	Lunch
1:00 pm	MCAW review
2:00 pm	Refinancing – Cash-out; No Cash-out; Streamline
3:00 pm	Refinancing (continued)
4:00 pm	Questions & Review

Participants should bring a hand-held calculator.

Location

Madisonville Operations Center
5050 Kingsley
Cincinnati, OH 45227

For detailed directions, contact OMBA Headquarters at 614-891-4242.

Payments/Cancellations

Payment is due at the time registration is received. In the event of a sell-out, paid registrations will receive first consideration. If you are unable to attend and cannot send a substitute, please contact OMBA Headquarters at 614-891-4242. Registration fees will be refunded up Until September 26, 2003. All refunds are subject to a service charge of \$15.00.

Registration Fees

PLEASE NOTE: In order to receive the early bird discount, registration AND payment must be received by OMBA Headquarters on or before September 26, 2003.

Any registrations received after that date should include a \$30.00 late fee:

FHA PROCESSING/UNDEERWRITING SEMINAR REGISTRATION FEES

	Early Bird
	By 9/26
OMBA Member	\$290.00
Local MBA Member*	\$365.00
OAMB Member**	\$400.00
CBAO Member**	\$400.00
Non-Member	\$435.00

*In order to qualify for this reduced registration fee, you must be a member of the ***Cincinnati Mortgage Bankers Association, Columbus Mortgage Bankers Association, Greater Cleveland Mortgage Bankers Association, Dayton Mortgage Bankers Association or the MBA of Northwest Ohio (Toledo).***

In order to qualify for this reduced registration fee, you must be a member of the *Ohio Association of Mortgage Brokers or the Community Bankers Association of Ohio.***

Registration fees include training, handouts, lunch, continental breakfast and refreshments.

For Information on
Other OMBA Events:

www.Ohiomba.org

Registration Form

FHA Processing/Underwriting Seminar

October 8-9, 2003
(copy form for additional registrants)

_____ (Company Name)

_____ (Contact Person)

_____ (Address)

_____ (City/State/Zip)

_____ (Telephone) _____ (FAX)

E-MAIL: _____

List Registrants Below:

1. _____
2. _____
3. _____

- Check here if class hours are to be counted towards Continuing Education Requirements per The Ohio Mortgage Brokers Act.
- If any of the above registrants have special needs as addressed by the American's with Disabilities Act, please check here and attach a statement regarding any particular needs they require.

Please indicate if you are a member of a local MBA to insure that the association gets credit for your attendance:

- | | |
|--|--|
| <input type="checkbox"/> OMBA Member | <input type="checkbox"/> Columbus MBA Member |
| <input type="checkbox"/> Cincinnati MBA Member | <input type="checkbox"/> Greater Cleveland MBA |
| <input type="checkbox"/> MBA of NW Ohio Member | <input type="checkbox"/> OAMB Member |
| <input type="checkbox"/> Dayton MBA Member | <input type="checkbox"/> CBAO Member |
| <input type="checkbox"/> Non-member | |
| <input type="checkbox"/> Please send OMBA Membership Information | |

Amount enclosed: \$ _____ Check #: _____
Please bill to my credit card: MC VISA

Credit Card #: _____

Expiration Date: _____

Cardholder's
Signature: _____

PLEASE NOTE: In order to receive the Early Bird discount, OMBA HQ must receive registration AND payment on or before September 26, 2003. Registration Fee does NOT include hotel accommodations. Please contact the hotel directly. Credit Card registrations only may be faxed to OMBA HQ, 614-891-7698. Please send this form with check made payable to OMBA, 2586 Oakstone Drive, Columbus, OH 43231-7628. Please send this form with check made payable to OMBA, 2586 Oakstone Dr., Columbus, OH 43231-7628.

PRE-SORTED
STANDARD MAIL
US POSTAGE PAID
COLUMBUS, OH
Permit No. 5786

Mr. George A. Gummer
Executive Vice President
Ohio Mortgage Bankers Association
2586 Oakstone Drive
Columbus, OH 43231-7628

To change address information or be deleted from mailing list, call 614-891-4242 or e-mail OMBA at gag@ohiomba.org



**The Ohio
Mortgage Bankers
Association**

**In Conjunction with –
Cincinnati MBA
Columbus MBA
Dayton MBA
Greater Cleveland MBA
MBA of Northwest Ohio**



Present

**FHA PROCESSING &
UNDERWRITING**

OCTOBER 8-9, 2003

***The OMBA has applied for
Twelve (12) hours of continuing
education credit to be awarded
for this FHA Loan Origination
Seminar for the Ohio Mortgage
Brokers Act.***

***Training Provided
by
Cheryl Diehl & Associates, Inc.***

Who Should Attend

- ◆ Loan Processors
- ◆ Underwriter Trainees
- ◆ Conventional Underwriters
- ◆ Also recommended for managers

Why You Should Attend

The emphasis of this two-day seminar is on “FHA Guidelines for both property and credit, by processing and underwriting a case correctly – THE FIRST TIME!”

The cost of the seminar includes the FHA Loan Processing & Underwriting Guide – a \$150.00 value!!

Attendees should bring a highlighter and a handheld calculator.

About Diehl & Associates

Diehl & Associates, Inc., began conducting FHA Seminars in 1983 utilizing the FHA Processing & Underwriting Guide written by Cheryl Diehl. The response from the mortgage community was overwhelming, and 20 years later the mortgage community is still raving about Diehl & Associates' seminars and mortgage guides.

Instructor Bruce Bradley has been providing instruction to loan originators, processors and underwriters in FHA procedures for the past six years with Diehl and Associates. He has prior experience as a FHA DE and VA Underwriter. Bruce has served as Assistant Chief Underwriter for State of Illinois for the Dept. of Veterans Affairs and Chief of Mortgage Credit for the State of Illinois for FHA.