

# **ORIGINATOR ASSIST™**

The **ORIGINATOR ASSIST™** program provides a new mortgage professional with the knowledge and sales skills to bring rapid support to an Loan Officer or sales team



## What will you gain?

The **ORIGINATOR ASSIST™** Program provides a new mortgage professional with the knowledge and skills to bring rapid support to an Loan Officer or sales team. This training program produces highly proficient and knowledgeable mortgage professionals ready to assist in 25 days.

The program is designed for anyone directly supporting the sales effort who is interested in growing and succeeding in today's mortgage environment. A support professional will gain:

- Higher proficiency in mortgage knowledge and guidelines
- Increased professionalism and focus in executing consistently
- Best practices for stronger partnerships with loan officers
- Exceptional customer service to preserve corporate standards of excellence



## What's included?

Designed by XINNIX®, the industry's foremost expert in mortgage training, the **ORIGINATOR ASSIST™** Program leverages our powerful Learning and Performance Center to give students access to coursework online.

The program includes 76 comprehensive lessons, 25 practical case studies, 20 assignments, 2 on-demand classes with valuable business tools, numerous video learning modules and live webinars, online quizzes, tests and a final exam with accountability to execution with full-time instructor support. As part of a full communication program, students and their managers once enrolled receive online, real-time reporting and progress updates. In addition, managers receive a comprehensive guide on the best practices for leading new sales assistants during the training.



## Intended Audience

- New Loan Officer Assistants
- New Junior Loan Officers (not taking loan applications)

## How does it work?

The **ORIGINATOR ASSIST™** program is broken down into three phases:

- I: **Ground School™** - 3 weeks
- II: **Flight School™** - 2 weeks
- III: **POWER™** - 2 days

## The program includes:

- XINNIX® proprietary, interactive Learning and Performance Center
- 76 comprehensive lessons
- 25 practical case studies
- 2 on-demand classes
- 20 assignments
- Numerous video learning modules
- Live interactive webinars
- In-branch and in-field assignments
- Online quizzes and tests
- Final exam
- Valuable business tools
- Full-time XINNIX® Performance Specialist support
- A comprehensive manager guide on best practices to lead new assistants in training
- Powerful dashboard for managers to monitor their students' progress in real time





## Program agenda

To ensure student success, ORIGINATOR ASSIST™ is broken down into three phases:

I: Ground School™  
3 weeks

II: Flight School™  
2 weeks

III: POWER™  
2 days



### Phase I – Ground School™ Foundational Knowledge

New sales assistants and junior loan officers receive essential mortgage knowledge and guidance from seasoned XINNIX® instructors who are successful industry experts. Through in-depth lessons, quizzes, tests and a comprehensive exam, Ground School™ prepares new loan officers by laying the foundation of fundamental knowledge while empowering them to expertly speak the language of the mortgage industry.

#### Phase I: Ground School™ - Foundational Knowledge

Ground School™ is an online self-paced learning course in which class materials are broken up into manageable lessons, with each module building on the last. Students who follow the recommended 8-hour-day, 5-days-a-week study schedule can complete the program in just three weeks. The program also provides a full communication plan for managers and students that include weekly progress updates via email.

#### Ground School™ consists of:

- 55 essential mortgage banking lessons to provide core industry knowledge
- 55 quizzes and 10 tests to ensure comprehension
- Comprehensive final exam to validate knowledge gained and retained
- Full-time instructor support for clarifying questions and direction

#### Ground School™ lessons cover:

- Mastering Mortgage Math
- Understanding Mortgage Terminology
- Traditional & Niche Loan Products
- Pre-qualifying the Borrower
- Subordinate Financing
- FNMA/FHLMC Guidelines
- FHA/VA Guidelines
- Mastering the Loan Application
- Understanding Credit Reports
- Reconciling Income & Assets
- Personal Tax Return Basics
- Detecting Loan Fraud
- Lending Compliance
- ...and more



### What people are saying

“This has truly been a great experience. ORIGINATOR ASSIST™ has taught me so much and I feel very prepared to begin this new chapter in the mortgage industry. I would definitely recommend this program to anyone looking to start a career in this industry.”

– R. Brady  
Loan Officer Assistant



## Phase II – Flight School™ Practical Application

Flight School™ provides the training and tools to ensure a new loan officer can confidently speak with customers, understand the deal structure and take complete loan applications.

As one of the only programs of its kind in the mortgage industry, Flight School™ is a skills-based curriculum with a self-paced, blended learning approach via on-demand video modules, in-branch assignments and real-world case studies designed to maximize company/career assimilation.

Students who follow the recommended 8-hour-day, 5-days-a-week study schedule can complete the program in just two weeks. The program also provides a full communication plan for managers and students that includes weekly progress updates via email. Flight School™ students have 3 months to complete the course before their access to online material and support expires.

### Flight School™ consists of:

- 21 essential lessons covering advanced mortgage, sales and business development skills
- 20 assignments to ensure retention and execution
- 25 case studies to apply knowledge in real-world scenarios
- A comprehensive final exam to ensure retention
- Full-time instructor support to review assignments and provide professional guidance

### Flight School™ lessons cover:

- Financial Formulas and Shortcuts
- Understanding Interest Rates
- Reconciling Loan Estimate to Closing Disclosure
- Deal Structuring
- Profiling Your Borrower
- Leveraging Social Media
- Complete Loan Applications
- Effective Customer Communications
- Taking Proper Phone Applications to Maximize Lead Conversion
- Company Assimilation
- Loan Closings & Challenges
- Creating a Unique Value Proposition
- Handling Objections
- ... and more



Blending learning and practical case studies



### What people are saying

“ORIGINATOR™ was a great program for someone who just a few months ago knew nothing about the mortgage industry. I am confident about applying my knowledge to the new job!”

– T. Burton  
Junior Loan Officer

## Phase III – POWER™ Partnering with Sales

Sales support professionals play a vital role in the success of your operation. POWER™ equips your sales support with best practices to make an impact on your business and thrive in today's mortgage environment. POWER™ is comprised of two, 60-minute on-demand classes featuring XINNIX® Performance Specialists. Each interactive session includes a handout that students follow and complete during the training – ensuring engagement, comprehension and retention.

### Class 1 – The Power of Communication:

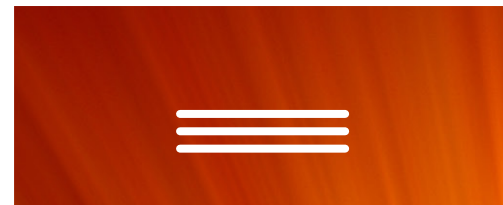
Proven techniques to enhance written and verbal communication with customers and sales

- Identify four basic communication styles of customers and loan officers
- Adjust their communication style to effectively communicate with customers and loan officers
- Avoid negative listening habits that interfere with communication
- Enhance e-mail communications by implementing six key tips
- Conduct customer and loan officer phone calls with increased professionalism and focus
- Professionally address customer concerns and objections using a four-step process

### Class 2 – The Power of Partnerships:

Tips to build strong relationships with loan officers and tools to deliver exceptional service

- Implement best practices for building stronger relationships with loan officers
- Assist loan officers in maintaining a pipeline through effective weekly team meetings
- Determine how to assist loan officers in delivering exceptional service with a passionate spirit



POWER™ attendees also receive valuable post-class business tools including:

- Tips for Overcoming Objections
- Team Member Information Sheet
- Communication Styles Reference Sheet
- Email, Phone, and Listening Tips

... and more

