



The most comprehensive training program for new operations professionals in the mortgage industry with the fastest path to assimilation into roles supporting sales



What will you gain?

The SOAR™ Program provides foundational mortgage knowledge and world-class operations skills training – everything a new industry professional needs to launch a career as a Processor, Set-up Professional or Operations Professional. As a result of this training program, operations professionals will be skilled, productive and market-ready in 10-15 days.

Upon completion of the SOAR™ Program, a new Operations Professional will:

- Have a strong foundation of mortgage knowledge
- Confidently assimilate to their role in the loan process
- Understand and articulate borrower qualifications and guidelines
- Provide “Raving Fan” customer service



Program agenda

SOAR™ is a self-paced learning program in which course materials are set into manageable lessons, with each course building on the last. Students who follow the recommended daily study schedule will complete the program in just 10 days. The program also provides a communication plan for managers and students that includes regular progress updates and full-time instructor support.



Intended Audience

- New Processors
- Set-up Professionals
- Operations Professionals

How does it work?

The SOAR™ Program is a comprehensive online training program that includes full-time instructor support.

Courses are designed to fast track a new operations hire into a highly trained mortgage industry professional in 10-15 days.

The program includes:

- XINNIX proprietary interactive Learning and Performance Center
- 10 highly relevant courses
- 50 on-demand lessons
- Video learning modules throughout
- Online quizzes and tests
- Comprehensive Final exam
- Full-time XINNIX Performance Specialist support
- Resources to equip managers to monitor their students' progress in real time



Program course



What people are saying

“I have participated in many trainings over the years. I can honestly say yours was the best! I will not forget what you taught us. Even if we only do some of it, we will be better off. If we implement everything, we will be in the top one percent!”

– C.Richard, Processor



COURSE I. UNDERSTANDING MORTGAGE BASICS I

Learn the fundamentals of mortgage math, the different mortgage agencies (FNMA, FHLMC, FHA, VA), the purpose for each agency and various loan types, purpose, and property types.

COURSE II. UNDERSTANDING MORTGAGE BASICS II

Identify the different types of loan products, various borrower profiles, homebuyer types, underwriting requirements and how to read credit reports while identifying potential red flags.

COURSE III. QUALIFYING THE BORROWER

Learn all components of house payment: Property, Income, Taxes and Insurance (PITI), along with mortgage insurance and items necessary to calculate a borrower's cash-to-close.

COURSE IV. UNDERSTANDING CONVENTIONAL LENDING

Learn differences between FNMA & FHLMC, including guidelines pertaining to property, assets, income, and liabilities.

COURSE V. UNDERSTANDING FHA LENDING

Learn FHA guidelines to include property, assets, income and liabilities, plus the specifics of mortgage insurance premiums relating to FHA loans.

COURSE VI. UNDERSTANDING VA LENDING

Learn VA guidelines to include property, assets, income and liabilities, eligibility requirements and documents required to process a VA loan.

COURSE VII. UNDERSTANDING NICHE PRODUCTS

Learn the features of key niche product guidelines to include property, assets, income and liabilities, eligibility requirements and documents required to process specific niche programs.

COURSE VIII. MASTERING THE LOAN PROCESS I

Understand the complete life of a loan from application through closing, to include details of each stage, credit reports, required loan documentation, overview of appraisals, and read/analyze basic tax returns.

COURSE IX. MASTERING THE LOAN PROCESS II

Understand compliance, disclosures, file set-up, reading automated underwriting findings, conditions, loan estimates, closing disclosures and how processing impacts each closing and the overall borrower experience.

COURSE X. MASTERING THE CLIENT EXPERIENCE

Understand the importance of the operation/sales relationship and how to best partner/communicate with Loan Officers and clients to deliver an exemplary customer experience for all parties.