

TRAINING AGENDA
Building Member Loyalty Through Mortgage Lending
Analyzing Secondary Market Solutions

Agenda Topic

Continental Breakfast

- 8:00 Welcome, Introductions, Program Overview**
- 8:15 Module 1: Developing a Mortgage Banking Mindset**
The importance of mortgage lending and how establishing Secondary Marketing capabilities brings value to Credit Union's and their Members.
- 8:45 Module 2: Secondary Marketing--Who and How to Participate, a Strategic Decision**
Options available to sell loans and key considerations for building an effective Secondary Marketing strategic plan.
- 9:30 Module 3: Mortgage Lending Economics**
The comparative economics of alternative loan delivery channels and their implications for Credit Union risk and profitability.
- 10:00 Module 4: Market Players, Loan Programs and Products**
The alignment of Loan Products and Member's needs--negotiating, contracting and working with investors, including the GSEs.
- 11:00 Case Study**
- 12:00 Lunch**
- 12:30 Module 5: Risk Assessment Overview**
The comparative risks of portfolio lending and Secondary selling--basic risk mitigation concepts and techniques
- 1:00 Module 6: Secondary Marketing Responsibilities and Duties**
The resources required to staff a Secondary Marketing operation and associated best practices.
- 1:45 Module 7: Developing a Loan Pricing Methodology**
The key considerations for effective loan pricing, best execution selling and pipeline reporting.
- 2:30 Module 8: Non-Traditional Portfolio and Balance Sheet Options**
The options for accessing liquidity, managing interest-rate risk and reducing leverage through non-traditional means.
- 3:00 Case Study**