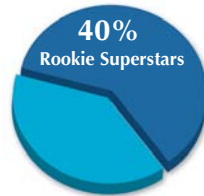


ORIGINATOR

New Loan Officer Training

Creating the Future Generation of New Loan Officers

Designed by Casey Cunningham, the industry's foremost expert in mortgage training, the ORIGINATOR Program includes correspondent studies, online testing, in-field mentoring, professional instructor-led training and the XINNIX Certified Originator (XCO) designation.



For 5 consecutive years, XINNIX trained new Loan Officers accounted for more than **40%** of Mortgage Originator Magazine's **nationally recognized Rookie Superstars**.

Upon completion of the ORIGINATOR Program, you will have a Loan Officer that is:

- ✓ Well versed in mortgage knowledge and guidelines
- ✓ Able to expertly recommend solutions to their clients
- ✓ Consistently making effective database calls
- ✓ Taking thoroughly complete loan applications
- ✓ Prospecting for business from referral sources on a daily basis
- ✓ Attending networking events weekly for business opportunities
- ✓ Operating off a completed business plan with clear measurable goals

Over 400 Hours of Learning. 80 Comprehensive Lessons. 25 Case Studies. 1 Result.
The Mortgage Industry's Finest Trained Professional.

ORIGINATOR

New Loan Officer Training



Essential New Loan Officer Knowledge

A comprehensive correspondent study course
Self-paced learning for maximum flexibility
Dedicated mentor to ensure success

- 55 Individual Lessons
- 55 Online Quizzes
- 10 Online Tests
- 1 Online Exam

Ground School includes:

- Mastering Mortgage Math
- Understanding Mortgage Terminology
- Traditional & Niche Loan Products
- Basic Client Pre-qualifying
- 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 much, much more...



Advanced New Loan Officer Development

An application based learning program
Recorded online classes for enhanced learning
In-branch assignments with accountability

- 21 Individual Lessons
- 25 Case Studies
- 19 Key Assignments
- 1 Online Final Exam (3 hours)

Flight School includes:

- Financial Formulas & Shortcuts
- Understanding Interest Rates
- Reconciling HUD-1s to GFEs
- Real World Case Studies
- Creative Financing Skills
- Leveraging Social Media
- Complete Loan Applications
- Effective Customer Communications
- Taking Proper Phone Applications
- Company Assimilation
- Loan Closings & Challenges
- Structured Homework Assignments
- Valuable Downloadable Tools
- And much, much more...



Specialized New Loan Officer Sales Training

A proven 3-2-1 process for origination
Live online instructor led classes
Daily accountability to XINNIX required

- 4 Critical Sales Lessons
- 12 Valuable Business Tools
- 16 Weekly Prospecting Activities
- 1 Completed Business Plan

Officer School includes:

- Establishing Business Goals
- Maximizing Networking Events
- Mastering a Database
- Developing Referral Partners
- Effective Database Marketing
- Building a Launch Plan
- Marketing Strategically
- Effective Appointment Setting
- Sales Scripts for Success
- Instilling Key Business Disciplines
- Overcoming Call Reluctance
- Prospecting with Accountability
- Impactful One-on-One Meetings
- And much, much more...

What's being said?

"Wow! My top three Loan Officers all graduated from your course. I am amazed daily as to their knowledge and skills to capture business. Your organization is truly amazing and I look forward to sending others to XINNIX."

- Mike, Branch Manager

"Overall, my XINNIX experience was outstanding! I am so thankful for this opportunity and would highly recommend the program to anyone who is serious about their future in the mortgage industry.

You all are the best!

- Ryan, Loan Officer

"The most memorable part of my XINNIX experience is the overall feeling of accomplishment I have, and the amount that I have learned. XINNIX has figured out a schedule of delivering materials that builds just enough each day to not only learn the subject matter, but, most importantly, thoroughly reinforces it."

- Megan, Loan Officer

"A strong foundation is the key to success in anything you do. There is no better way to build that foundation for the mortgage business than XINNIX. The XINNIX Originator will absolutely improve your career and change your life."

- Michael, Loan Officer

"In less than three years, XINNIX helped drive my branch production from \$80 million to well over \$200 million. 14 of 17 (83%) of my LOs are XINNIX Certified Originators (XCOs), with average industry experience of less than two years. We rank #1 among our company's 100 retail branches in both production and profitability. One of my XCOs is ranked #1 in our company with an annualized production of \$60 million in just his third year in the industry.

Most incredible is my XCO retention rate of 80%!"

- Brian, Branch Manager