



# Learn Things Mortgages

"Educating Realtors, Empowering Homebuyers."

## New Agent Training: Understanding the Loan Process

### What Agents Will Learn:

✓ Pre-Approvals vs. Pre-Qualifications vs Credit Underwrites

Key differences & how they impact transactions

Automated underwriting & credit underwrites

✓ Key Sections of the Purchase Contract

Understanding crucial contract dates

4.5.3 Loan types, 6.2.2 FHA appraisal values & ILC considerations

Avoiding red flags in Additional Provisions

✓ Appraisals: What Every Agent Should Know

Why appraisals matter & how to read them

"Repair Requirements" vs. "As-Is" conditions

Special considerations for manufactured homes

✓ Earnest Money Essentials

Acceptable vs. questionable sources

✓ The Closing Process Simplified

Reading title insurance & homeowner's insurance policies

Breaking down the Closing Disclosure statement

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