

# California Capital Mortgage *Loan Officer Training Course*

**Learn the Fundamentals of the Mortgage Industry with our Loan Officer Training Course!**

Our course is designed to provide all of the information needed to start earning income in the mortgage industry. Through residential home loans, we help people and families fulfill the American Dream of owning their own home and improving their lifestyles. We assist people in purchasing and refinancing homes, home improvement, and paying off debt. We can originate loans for people with poor credit, no money down, and no verifiable income! Our Loan Officer Training Course teaches an overall view of mortgage concepts and proven techniques to new loan professionals. Our instruction offers a hands-on approach to learning which includes a loan simulation that allows the student to originate and process a loan file from start to finish. In comparison to other mortgage training classes, we offer twice as much information on real estate finance at a better pace and a better price.

*Loan Officer Training Course Content includes:*

- ◆ Understanding Ratios
- ◆ Loan-To-Value
- ◆ Credit Reports & FICO Scores
- ◆ Assets & Liabilities
- ◆ Prequalification
- ◆ Savings Sheet Breakdown
- ◆ Borrower Scenarios
- ◆ Rates and Programs
- ◆ Option ARMs
- ◆ Disclosures
- ◆ Appraisals
- ◆ Title Report
- ◆ Loan Origination Software
- ◆ Good Faith Estimate
- ◆ Choosing Your Lender
- ◆ Locking Interest Rates
- ◆ Forecasting
- ◆ Pre-Underwriting
- ◆ Submission Forms
- ◆ Copy Packages
- ◆ T-Box
- ◆ Prior-To-Doc Conditions
- ◆ Prior-To-Funding Conditions
- ◆ Funding and Recording

*Training Course also covers:*

- ◆ Goal Setting
- ◆ Business Plans
- ◆ 1-2 Industry Guest Speakers
- ◆ Real Estate Principles Exam Preparation
- ◆ Real Estate Salesperson Exam Preparation
- ◆ Marketing & Advertising
- ◆ A Mock File Loan Simulation  
*Including:* Prequalification, Loan Origination, Processing, and File Submission



5627 Stoneridge Drive, Suite 315  
Pleasanton, CA 94588  
Ph. 925.847.3038  
Fax. 925.847.1784  
[www.calcapitalmtg.com](http://www.calcapitalmtg.com)