

# Digital, Marketing, Training Products; Upcoming Teaching Events

By: Rob Chrisman | Tue, Jun 18 2019, 8:56 AM

With the backdrop of a global bond market rally today, let's look back at Randy Newman singing, "It's money that matters, hear what I say. It's money that matters, in the USA." What does \$5.6 million buy you these days? A road-gray Yankees jersey that was worn by Babe Ruth sold for \$5.64 million at an auction on Saturday at Yankee Stadium, making it the [most expensive](#) piece of sports memorabilia ever sold. Out on the Left Coast, and it's hard to believe it was 50 years ago, you can pick up the [Western Whitehouse](#) for \$57.5 million: a 5.45-acre oceanfront estate in San Clemente acquired by former president Richard Nixon in 1969 and would go on to become the setting for several political and social gatherings hosting the likes of Frank Sinatra and John Wayne. (Money and opportunity are often two different things. James Cameron was homeless when writing the movie "The Terminator" and sold the right to it for \$1, on the condition he could direct it.)

## Lender Products and Services

Roughly six out of 10 first-time home buyers are millennials, and the millennial generation is expected to form 20 million new households by 2025. Millennials are changing the market faster than we even realize, and the lenders who will lead the industry in the years and decades to come will be those who can empathize with the millennial plight and tailor the mortgage process to their unique preferences. But where to start? A new eBook from Maxwell, "The Millennial Playbook", lays out the financial benefits and tactics for lenders to win with the largest generation of new homebuyers in the market today. No form required; no strings attached. Just one click to download: download your complimentary copy [here](#).

In today's aggressive battle for LO talent, the lenders who come out on top reward LOs with attractive incentive compensation plans while protecting bottom-line profitability.

That strategy has paid dividends for Mann Mortgage, who after doubling in size over two years, identified compensation as a critical lever for successfully scaling company growth and evolving with market conditions. In LBAWare's CompenSafe, Mann Mortgage found an automated incentive compensation and sales performance management platform flexible enough to accommodate an overhaul of its entire comp structure and powerful enough to monitor and help optimize sales performance over time. To get the full story, download the free case study [here](#).

Pricing engine and loan product eligibility provider, Mortech, announced a new integration with digital lending platform provider, Blend. The partnership integrates accurate mortgage quotes into the Blend platform, enabling lenders to deliver on consumer expectations and see higher engagement with faster loan closing time frames. The partnership is a first step to provide mortgage lenders the tools needed to deliver efficient and accurate rate data during the loan application process. Both companies are excited to onboard industry-leading lenders who will benefit from a more seamless digital borrower experience. For more information on this service please contact Mortech Sales via email or call 1-855-298-9327.

When a borrower goes into delinquency, it means there's a disruption to the lender's cash flow, right? Which is not good. And if the lender doesn't have the technology to discover it for several months, they're probably missing out on a lot of cash. That's really not good. TMS has a [blog](#) out right now that explains just how their people and technology help borrowers avoid, as well as get out of, the delinquency state. TMS takes a proactive approach to the whole delinquency issue so a lender can work with borrowers to make sure they get on the right track, and stay on it. Which also means that the lender's cash flow is doing what it supposed be doing: flow.

Building a brand that inspires loyalty and trust starts with an exceptional customer experience. Delivering the customer experience true to your organization requires everyone from leadership down to articulate your company's core values. [These four strategies](#) can help financial services leaders inspire a customer-centric culture from the top down.

On the heels of upbeat quarterly reports from both the MBA and Fannie Mae, companies throughout the industry are reporting strong Q2 results. SimpleNexus tells us that its digital mortgage platform recently surpassed 20,000 active users. That roster includes superfans like Inlanta Mortgage's top-producing LO, who has received more than 169 digital loan applications and collected more than 838 loan documents through the SimpleNexus mobile app. Find out why LOs (especially top producers) love SimpleNexus by [requesting a personalized demo](#). Or, if you're in Boulder today at the Fiserv Mortgage Annual Meeting, drop by SimpleNexus' booth #10.

## Trainings and Events

Things quiet down in the summer, event-wise, but there is still plenty going on!

**Mortgage Technology & Marketing Committee (MTAM):** current challenges lenders face in business processes, systems and those driven by the market environment/conditions, best practices to build a seamless interaction model, and do practices differ based on purchase or refinance models, markets, and products? What technology stack enables the best model for lenders? And a case study of a successful connected funnel execution for a top lender.

The MBAH Annual State Conference, "Captain Mortgage" is at the Prince Waikiki on June 25-27. Don't miss Nathan Knottingham, VP of Training and Development for The Knowledge Coop on Thursday, June 27th. The presentation "A Dive Into the Dark Web" will look behind the Dark Web veil and talk about why protecting our digital information from being stolen and passed around the Dark Web is so important. Howard Dicus, the "Chief Explainer" at Hawaii News Now will also join the conference to provide insight into current events.

On June 25th and 26th, ArchMI and CAMP are presenting live Analyzing Personal and Business Tax Return classes for Loan Officers, Processors and Underwriters. ArchMI Senior Trainer, Stephanie Clark will enhance your understanding of self-employed borrowers, identify the components of business tax returns, discuss allowable add-backs and required deductions, calculate income from various business structures and leverage Arch MI's easy-to-use Tax Return Analysis Calculator (AMTRAC). The complimentary 3 hour course will take place in Concord, Tuesday, June 25 at 9:30 AM and for CAMP members only \$5 in San Jose, Wednesday, June 26 at 11:00 AM (includes lunch) all non-members are \$15 in San Jose. For more information and to register email Wendy Barnett.

Webinar: "Under the Hood with Blend's Lender Experience." Technology should empower your team to do more. Join us on June 27 to learn how Blend is equipping mortgage originators with modern tools to meet the rising expectations of today's homebuyers.

We have the National Settlement Services Summit (NS3) taking place June 18-20 in Phoenix at the Arizona Biltmore, a Waldorf Astoria resort. NS3 offers professionals across the real estate transaction top level education as well as entertaining [networking opportunities](#). Tuesday Keynote Speaker Brian Montgomery, the Acting Deputy Secretary at the U.S. Department of Housing and Urban Development and Federal Housing Commissioner, will open the event, with a session featuring state and federal regulators wrapping up the first day.

We have Indecomm's Summer Training webinars. Its July webinar calendar includes: [Solving Loan Set Up Challenges With Automation](#) on Thursday, July 18 at 1:00 pm ET. On Wednesday, July 24 at Noon ET., [Managing Operational & Organization Content: Ask Me Anything Series](#).

On Wednesday, July 17th and Wednesday, July 24th, MBA Education and Mortgage Banking Solutions (MBS) is presenting a two-part webinar series on [the fundamentals and complexities of mortgage servicing and sub-servicing](#). Registrants can receive 15% off by registering for the two-part webinar series. Use promotional code GROUP15 upon checkout.

MBA will host a one-day workshop on July 18 in Washington, DC on Condominium Lending. "Condo lending is more complex than single family lending and demands specialization by mortgage lenders since not only potential borrowers and units but whole projects must be assessed. This workshop is intended to bring together the strategic leaders and managers of condo lending and project approval groups with other experts, including government agency and GSE leadership."

Register today for MBA Education's Fundamentals of Residential Lending & the Secondary Market one-day workshop on July 15th held during the California MBA's Western Secondary Market Conference 2019. Attendees will get a comprehensive overview of fundamental elements in the single-family secondary market, including key risk areas in any residential mortgage portfolio along with risk reduction procedures for both the lender and secondary market investor.

Plaza Home Mortgage is proud to be a Titanium Sponsor at the [California MBA Western Secondary Market Conference](#), July 15-17 in San Francisco, CA. This event is always a great opportunity to learn, network and grow your business.

Mortgage Innovators Conference is the ONLY mortgage industry conference that highlights all innovators! Taking place August 11-13 in San Diego, it will feature engaging, expert speakers on a variety of topics from Day 1 Certainty to blockchain and everything in between. This low-cost conference includes an awesome Top Gun themed event on the USS Midway. Sponsors engage in on-stage product demonstrations. (Check out the [Sponsor Experience](#) for details on the new "Plug & Play" Innovation Lab!)

Registration is open for the [2019 NAWRB Conference - Redefining Leadership](#) scheduled for Aug 4th-7th at the Langham Huntington in Pasadena. Key discussion topics include: Artificial Intelligence (AI), Social Impact, Family Offices, Women on Boards, Media, Residential and Commercial Real Estate, Access to Capital, Investments, Government and Poverty.

Join the Michigan Mortgage Lenders Association at the state's largest mortgage industry event of the year! The [MLA Annual Lending Conference](#) is from August 14-16 at Crystal Mountain Resort & Spa in Thompsville. This event is for anyone in the mortgage industry and has something for independent mortgage bankers, brokers, community banks, commercial banks, credit unions, and all companies that

provides a service to the industry!

Transitional Licensing Authority for bank MLOs who move to a state-licensed entity, effective in November, will be discussed by experts at the NE Conference of Mortgage Brokers and Professionals. The conference will be held on September 24-26 at the Hard Rock Hotel & Casino in Atlantic City. For details and registration information, [click here](#).

Loan Vision will be holding its third annual [Loan Vision User Conference in Q3 2019](#). From September 22 - 24, attendees will be welcomed to sunny Phoenix, AZ for user education, industry centered discussions, and various roundtables and Loan Vision Labs. The Loan Vision User conference will feature two tracks: User track and the Executive track. Customers selecting the User track will experience an in-depth exploration of Loan Vision functionality, featuring master classes and skill workshops. Executive track selectors will experience sessions with industry guest speakers and peer round table discussions on hot industry topics.

8 hour CE with PA, 4 hour NJ at the [NE Conference of Mortgage Brokers and Professionals](#), September 22-26, 2019, at the Hard Rock Casino and Hotel, Atlantic City, NJ. The program begins on Tuesday with a panel on popular niche products including non-QM, Reverse, VA, USDA and continues with sales training events, a panel on MSAs, online & other methods for co-marketing with realtors, transitional licensing, and regulatory insights (CFPB and state regulation), followed by a great exhibit hall and reception.

The [AzAMP Annual Expo, Luncheon, and 8-Hour NMLS CE Class](#) is accepting registration now for this educational event on October 24th and 25th, 2019 at the Beautiful Marriott Desert Ridge Resort.

### Capital Markets

Domestic markets didn't receive much positive news to start the week, with the May Empire State Manufacturing Index declining well into negative territory after April's positive reading, and the **NAHB Housing Market Index for May also posting a decline**. U.S. Treasuries began the week with little movement, displaying a slight curve steepening action on no major news outside of the geopolitical ramifications of Hong Kong delaying a vote on the extradition bill; the 10-year closed -1 bp to 2.09 percent.

But **rates fell dramatically this morning** (risk off!) around the globe. Attribute it to the **QE trade in Europe**, the announced willingness for the European Central Bank to increase inflation, or the potential for U.S. Federal Reserve-driven rate cuts in the U.S. We did have some U.S. new this morning (May housing starts -.9% and building permits +.3%.) The only other domestic release scheduled for today is Redbook same-store sales for the week ending June 15. Today is also the day the Senate Banking Committee will meet to consider the nomination of Michelle Bowman for Fed Governor. And **day one of the two-day FOMC meeting gets under way** in Washington. After the European Central Bank news we begin the day with Agency MBS prices better .125-.250 and the 10-year dropping to a yield of 2.04%.

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