

XINNIX ORIGINATOR

New Loan Officer Training and Certification

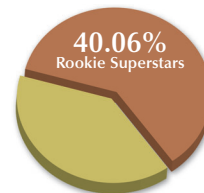


The Industry's Most Comprehensive and Nationally Acclaimed Program for New LOs.

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

- ▶ **Ground School** (correspondent studies) 57 essential knowledge based lessons critical to fundamental excellence along with online exams and instructor support
- ▶ **Flight School** (in-field mentoring, structured accountability and blended learning) 21 lessons, 25 case studies, and 19 assignments covering advanced mortgage skills, sales and business development along with live instructor support.
- ▶ **Professional Instructors** – The finest staff of industry experienced professionals, proven in sales with instructional expertise and certified by XINNIX.

From 2002 to 2006, XINNIX-trained new Loan Officers accounted for more than 40% of Mortgage Originator Magazine's recognized Rookie Superstars.



"Wow! My top three LOs graduated from your course. I'm amazed at their knowledge and ability to capture business. Your organization is truly amazing!"

Brian L., Branch Manager

Join
XINNIX.com
TODAY!

Free, Valuable
Resources

Become a XINNIX Certified Originator.
Visit XINNIX.com for more information
or contact us at 678-325-3500.

XINNIX
THE MORTGAGE ACADEMY OF EXCELLENCE.™

XINNIX ORIGINATOR PROGRAM



57
Core Lessons

XINNIX Ground School

Fundamental Knowledge
Correspondent Study



21
Advanced Lessons

XINNIX Flight School

Advanced Skills
Blended Learning with Accountability

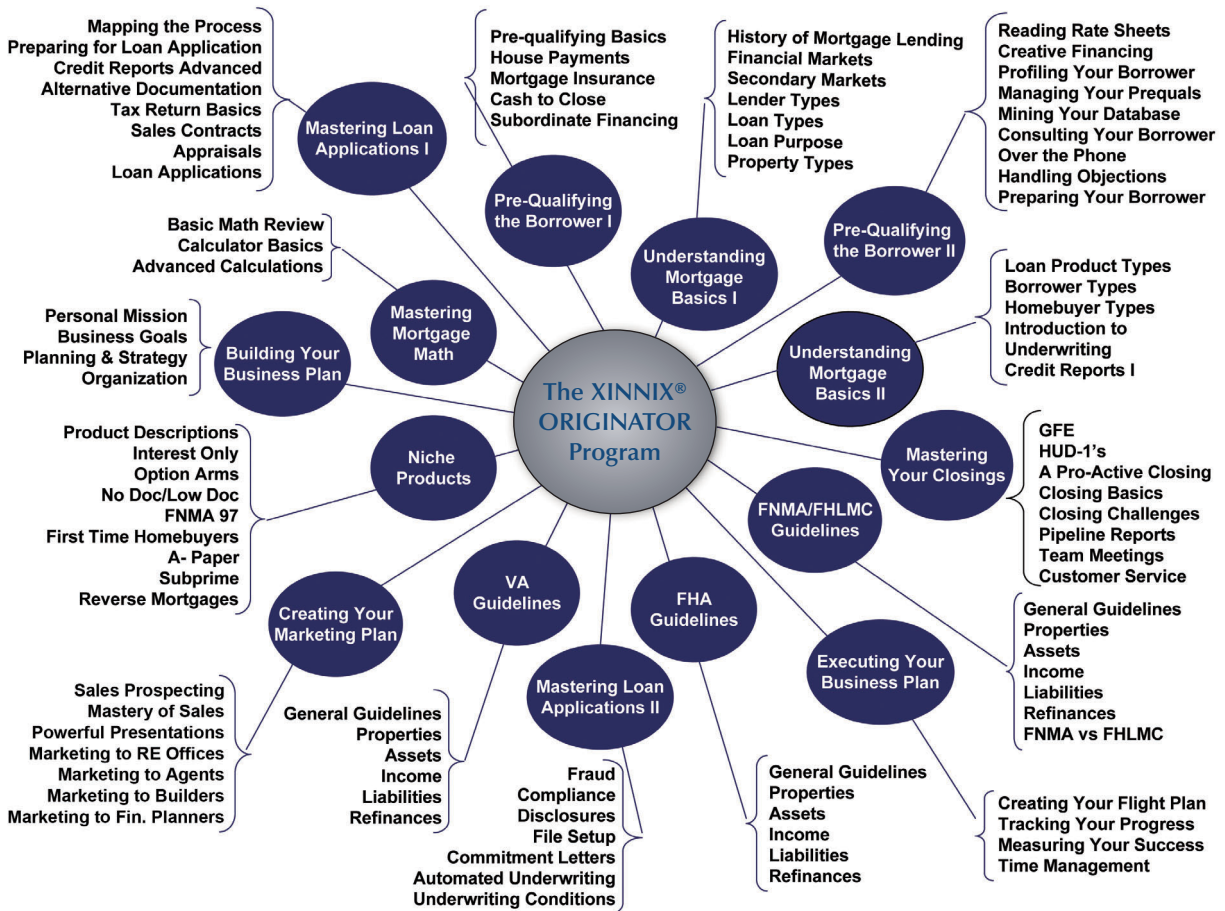


XINNIX Certified Originator

A Nationally Recognized and
Respected Designation

Over 300 Hours of Learning.
78 Complete Lessons.
25 Case Studies.
1 Result.

The Mortgage Industry's Finest Trained Professional.



We invite you to visit XINNIX.com to learn more.

XINNIX ORIGINATOR PROGRAM

The most cost effective and proven sales training in the mortgage industry.

XINNIX Ground School

Essential New Loan Officer Knowledge

A comprehensive correspondent study course.
Self-paced learning for maximum flexibility.
Professional XINNIX instructor support.

- 57 Individual Lessons
- 57 Online Quizzes
- 10 Online Tests
- 1 Online Final Exam

XINNIX Ground School Lessons include:

- Mastering Mortgage Math
- Understanding Mortgage Terminology
- Traditional & Niche Loan Products
- Basic Client Pre-qualifying
- Subordinate Financing
- FNMA/FHLMC Guidelines
- FHA Guidelines
- VA Guidelines
- Mastering the Loan Application
- Understanding Credit Reports
- Reconciling Income & Assets
- Personal Tax Return Basics
- Detecting Loan Fraud
- Lending Compliance
- Database Building Assignments
- Recommended Study Calendars
- Exam Study Tips
- Downloadable Online Templates
- Comprehensive Ground School Exam
- And much, much more....

Additional Ground School benefits include:

- National Career Employment Assistance
- Free XINNIX.com Member Resource Center
- Qualification for XINNIX Flight School
- Ground School Completion Certificate

XINNIX Flight School

Advanced New Loan Officer Development

A structured blended learning program.
Online Webinars for enhanced learning.
Structured assignments with accountability.
Professional XINNIX instructor support.

- 21 Individual Lessons
- 2 Weeks In-Branch Learning
- 8 Weeks Online Sales Training
- 3 Months Live Online Group Coaching
- 1 XCO Exam (XINNIX Certification)

XINNIX Flight School Lessons include:

- Financial Formulas & Shortcuts
- Navigating Rate Sheets
- Reconciling HUD-1s to GFEs
- Real World Case Studies
- Creative Financing Skills
- Business Planning
- Database Design & Maintenance
- Strategic Marketing
- Effective Customer Communications
- Sales Scripts for Success
- Raving Fan Customer Service
- Relationship Building Requirements
- Business Disciplines and Execution
- Structured Homework Assignments
- Valuable Downloadable Tools
- And much, much more....

Flight School enrollment pre-requisites:

- Ground School Completion Certificate
- Completed Database from Sphere of Influence

Additional Flight School benefits include:

- Highly Respected Designation
- Free XINNIX.com Member Resource Center

We invite you to visit XINNIX.com today to learn more.