

FHA MASTER CLASS™

Master the rules, nail the math, and close FHA loans with total confidence.

What will you gain?

- A rock-solid grasp of FHA guidelines, terminology, and qualifying ratios
- Clear formulas for down-payment, MI, and debt-to-income calculations
- Proven tactics for sourcing funds and documenting every line item
- Step-by-step refinance playbooks—streamline, simple, and cash-out
- Credibility that wins borrower trust and referral-partner loyalty

Program Agenda

Lesson 1 – FHA Fundamentals

- Confirm eligibility instantly; start every FHA file correctly
- Compute MI and ratios instantly—ditch spreadsheets forever
- Clarify limits, down payments, concessions; earn instant borrower trust
- Master FHA terminology; secure condition-free approvals and referrals

Lesson 2 – P.A.I.L. Deep Dive

- Verify PAIL data precisely; eliminate suspense items and resubmits
- Spot all income sources; never lose qualified borrowers again
- Produce bulletproof ratios; breeze through FHA Desktop Underwriter
- Document credit quirks flawlessly; safeguard closings and reputation

Lesson 3 – Refinance Strategies

- Match borrowers to ideal refi; drive retention and repeats
- Compile flawless docs; push refis from app to clear-to-close
- Show tangible savings; borrowers accept offers immediately
- Own your market as trusted FHA refinance authority

The aviation industry has one of the highest success rates because pilots train with precision, process, and mastery. At XINNIX, we model that same approach, equipping sales professionals and leaders with the knowledge, skills, and disciplines needed to perform at the highest level.

Intended Audience

- Loan Officers
- Loan Processors
- Loan Officer Assistants

How does it work?

- Self-paced online modules
- Three interactive lessons
- Quiz after each lesson
- Comprehensive final exam
- On-demand instructor support

The program includes:

- 3 interactive lessons that break FHA into instantly usable chunks
- 3 quick-fire quizzes—one after each lesson—to lock in the learning
- Comprehensive final exam that proves you're FHA-ready
- On-demand access to a XINNIX Instructor for real-time answers when you need them most



What's Included?

Designed by XINNIX®, the industry's foremost expert in mortgage training, the FHA Mortgage Lending Master Class™ leverages our powerful Learning and Performance Center to give students access to their lessons online.

The class includes three highly interactive lessons covering two critical areas of mastering the FHA mortgage loan. At the conclusion of each class students will be quizzed on their understanding of the material. Upon completing all three lessons, students will receive a comprehensive final exam. As is the standard for all XINNIX Programs and Training Classes, participants will have access to a XINNIX Instructor for support.

The FHA training that XINNIX offers in the intense Performance Programs for new mortgage talent has long been heralded as the best. This stand-alone FHA training class is now offered outside of the Performance Programs to help all mortgage professionals refresh current guidelines and fine tune their skills in offering the FHA Mortgage Lending product to their customers.

WHAT PEOPLE ARE SAYING

"This class will definitely be included as part of our annual training and onboarding for all of our sales and operations employees going forward."

K. Harris
Regional Mortgage Director

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