



Fall 2023 Training School: Enhanced Financial Analysis for Mortgage Examinations Agenda

Tuesday, September 26, 2023

8:00 AM – 9:00 AM	Breakfast
9:00 AM – 9:30 AM	Welcome and Introduction
9:30 AM – 10:30 AM	Understanding the Company
10:30AM – 10:45 AM	BREAK
10:45 AM – 12:00 NOON	Balance Sheet
12:00 NOON – 1:30 PM	LUNCH ON YOUR OWN
1:30 PM – 2:15 PM	Income Statement/Cash Flow Statement
2:15 PM – 2:30 PM	BREAK
2:30 PM – 3:30 PM	Ratio Analysis
3:30 PM – 4:00 PM	Component Ratings
4:00 PM – 5:00 PM	Special Considerations for Originators vs. Servicers
5:00 PM – 6:30 PM	Welcome Reception in Henry’s Gin Yard

Wednesday, September 27, 2023

8:00 AM – 9:00 AM	Breakfast
9:00 AM – 9:30 AM	Welcome and Prior Day Review
9:30 AM – 10:30 AM	Case Study #1 - Guild <ul style="list-style-type: none">• Understanding the Company
10:30AM – 10:45 AM	BREAK
10:45 AM – 12:00 NOON	Case Study #1 - Guild (Continued) <ul style="list-style-type: none">• Balance Sheet

Wednesday, September 27, 2023 (Continued)

12:00 NOON – 1:30 PM	LUNCH ON YOUR OWN
1:30 PM – 2:15 PM	Case Study #1 – Guild (Continued) <ul style="list-style-type: none">• Income Statement/Cash Flow Statement• Ratio Analysis
2:15 PM – 2:30 PM	BREAK
2:30 PM – 4:30 PM	Component Ratings
4:30 PM – 5:00 PM	Q&A

Thursday, September 28, 2023

8:00 AM – 9:00 AM	Breakfast
9:00 AM – 9:30 AM	Welcome and Prior Day Review
9:30 AM – 10:30 AM	Case Study #2 – loanDepot <ul style="list-style-type: none">• Understanding the Company
10:30AM – 10:45 AM	BREAK
10:45 AM – 12:00 NOON	Case Study #2 – loanDepot (Continued) <ul style="list-style-type: none">• Balance Sheet
12:00 NOON – 1:30 PM	LUNCH ON YOUR OWN
1:30 PM – 2:15 PM	Case Study #2 – loanDepot (Continued) <ul style="list-style-type: none">• Income Statement/Cash Flow Statement• Ratio Analysis
2:15 PM – 2:30 PM	BREAK
2:30 PM – 4:30 PM	Component Ratings
4:30 PM – 5:00 PM	Q&A