

Loan Topic Index - To Search, Hold the Ctrl button down while pushing the F button to launch the search feature. Click on the date to see that month's loan notes.

March 21, 2019

ODP loans and HHL
Currently not doing Business loans
Credit Card Collateral Code
Emails for members
Flood Zone HELOCs

June 20, 2019

Incentive report
Proper way to handle VIN Corrections
Removing a co-borrower!
How to handle 3 day RTC in Forza
HHL waiting period
Workout loan codes

September 19, 2019

Updated Rate Sheet
Rake in the Cash loan promo
Fill out worksheets completely
HELOC DP selections
Use Maxed line of credit payments in DR
Loan Review clarification
FDI filing reminder
Scanning loan docs reminder
Notarize POAs

November 21, 2019

Collections comments
Purpose line on worksheets
Share Your Connections Referrals
Open, Approve, Book names to match in Forza
Pledge Agreements on Share/CD Secured Loans
Loan Descriptions on Accounts
HELOC Maturity date reminder
Special characters in Forza
Non-Borrowing Spouse in HELOCs
RTC mention
Skip A Pays
Christmas Cash promo
Remind borrowers about need for insurance
Collateral codes to match rate sheets
Reminder on LTV caps for HELOCs

April 18, 2019

Notarize POA
Due Date Changes
Scan every page of disclosures

July 18, 2019

Adverse Action log
Clean up old comments
Loan Review and loans under 625
Deceased members & loans
Due Date changes
Credit Card codes
CUNA Biggest Gainer contest
HELOC reminders based on recent errors

October 17, 2019

Biggest Gainer Prize
Rate Match - updates
Variable Rate - update
Employee loan procedure
D&E requests for HELOCs
Ideas to reach loan goals
In-House Preapprovals and Indirect loans
Dates when uploading to Dig Docs
Indirect members and new loans

May 16, 2019

RTC explanations
DOT Vesting
Manufactured Homes
Changes for home valuations
Overdraft loans
Share your Connection Referral
Program Complete applications more fully
Complete worksheets more fully
Notarize POAs
Scan every page of disclosures
Log Stated Income
Sign paperwork as witness
References for members
Attachment for Collections loan types

August 22, 2019

Share Your Connection Referral changes
Overdraft loans
Real Estate loan LTV changes
HELOC closure notes
FDI filing notes
Private Sales - Title and BOS names match
Scan all disclosure pages

December 19, 2019

Connectiversary cards
Lending Focus Group
Employee loans
HELOCs on properties in Flood Zones
Guarantee of Title request instructions
Adding DP to existing loans
Double check VIN errors
Troubled Debt loans
Reminder on 502
FDI tab reminders
Notarize POAs
Title fee charges
Forza and blocked Credit Reports
Notes about 2020 goals

Loan Topic Index - To Search, Hold the Ctrl button down while pushing the F button to launch the search feature. Click on the date to see that month's loan notes.

January 16, 2020

2020 loan goals are explained
DP requirements
Private Sales - Title and BOS names match
Boat titles -Conditional Title App if not titled
ST133 Form
New law - Proof of insurance and registration
HELOC descriptions in Forza
Skip Payment Process
Loan codes to match Rate Sheet
Second Mortgages clarification

May 21, 2020

New Rate Sheets & New LTV Caps
No MSRP for values
Rate Bumps
Loan Terms
Non-motorized boats as collateral
Stated Income
Medical Collections
Loan Review clarifications
Flood Certs available on Archer
Experian allowing members to track CR weekly
Outgoing Wire Form for Loan Proceeds
Indirect and InHouse Flat Fees

July 16, 2020

Business loans & Self Employed Borrowers
Charged off accounts w/CCU & opening something new
Limited POA for Account Info
Skip Payments
Indirect members require Sig Card for new products
Comments on accounts
Collections comments
Variable rates
Scan loan docs

October 15, 2020

Emergency Assistance Loans
CarsForSale.com
Access Idaho
In-House Refi Report
Happy Booking on NADA
Rate Bumps and Loan Review
Special Characters in Forza
Adverse Action Notices
Online Loans

February 20, 2020

Instructions for receiving Insurance Checks
Upload proof of Ins to State National on HELOCs
Drift boats - no titles
Loan codes to match Rate Sheet

June 18, 2020

Worksheets Incomplete
Remember Min Rent in Debt Ratio
Logging Credit Score in Forza
Variable Rate Tab
References for members
Aggregate loan limits per policy
Title Fees
Loan Payoffs sent from a loan
Titles sent to DMV because missing Lienholder
Private Sales need seller POA
Pulling Frozen Credit Reports in Forza
HELOC with a 1st mortgage in Forbearance
DR when a Co-Signer is involved
Minors on loans
Bad credit with us when applying for a new loan

August 20, 2020

Overdrafts - when borrowers & account owners don't match Collateral Insurance
Share Your Connection Referrals
Disbursing loan money
Dealership Notes
VIN Correction Letter
Pledge Agreements
Scan vs Fax between branches
Helping Mortgage Dept
Indirect accounts and joint owners

November 19, 2020

Title Search
Naming Loan Docs
HELOC LTVs
Rules for waiving VOI
Skip A Pays
Hardship Skip Surveys
Spirit of Giving Christmas promo
Clean up old comments
Update FDI Identifiers
References for members
Scan loan docs
Credit Scores in Forza
Loan Review emails
HELOC DP selections

March 19, 2020

Skip Pay and HHL response to COVID
PCR - less than Avg rating instruction
FDI - Log your titles!

April 16, 2020

Fillable worksheets
Subordinations go to Stephanie or Cassidy
Real Estate loans on property in Idaho
Title work available on Archer
RE Emergency Assistance loans
Skips & Covid
HELOC Maturity & Review dates reminder
Variable rate reminder

September 18, 2020

CUNA DP Action Step Slides

December 17, 2020

No meeting

Loan Topic Index - To Search, Hold the Ctrl button down while pushing the F button to launch the search feature. Click on the date to see that month's loan notes.

January 21, 2021

Helping Hand Loans
Debt Protection benefits
Flood cert Reminder
HELOC Addendum
Lending Logins
Scan your loan Docs
Thin Files
Rate Matches

February 18, 2021

Share Secured Visas
CD & Share Secured Loans
Securing Balances
Credit Score tab
Storing Taxes for Self Employed
Excluding liabilites from Credit Report
Debt Ratio and Maxing Revolving
Payments Scan every page of disclosures
1/2 mortgage payments and HELOCs
1% Loan Promo
Connectiversary Cards
CUNA Keying guidelines
HELOC LTV updates

March 18, 2021

Monthly loan reports - Inhouse refi
DBA Accounts
HELOC Promo
Screen prints in loan docs
General Loan Voicemail
Preapproved loans in Forza
MRC Enhancements
Reminders for 502
Spanish speaking members and Collections Dept Scam reminder

April 15, 2021

New First Mortgage Online App
Self-reported debts on Credit Reports Loan Review log
CarsForSale/CarFax
2% adds
Bankruptcy and Loan Review
Rate Calculations on worksheet
Employee loans
Figuring Toy/RV Values

May 20, 2021

Inactive Visas
HELOC Promo adjustments
Auditor findings
HELOC GL 767
GL Descriptions
Loan codes
2% adds
Maxed revolving payments in DR
FDI filing reminder
Checks for loans
New Online Mortgage platform

June 24, 2021

Juneteenth
Non-Borrowing Spouse & HELOCs
Title Companies
RV Terms
Mortgage App Log
HELOC Promo goals
Blended Rate worksheet example
Cancelled and Denied Loans
Date Dig Docs
Out of norm values of collateral
2% Adds
HELOC Addendum and HMDA
Frozen Credit Reports in Forza
Stated Income notes
Investment Property Fees
Vehicle Values
Skip Payments
Country Code in Forza - loans not reporting
General Loan Voicemail

July 15, 2021

Instructional Slides
How to pull Credit Reports
Credit Score Tab
Employment Tab
Financial Data Tab
Co-Borrower Financial Data Tab
Back to Pending Status
Quick Amortization
Share Secured Collateral

August 19, 2021

Visa Increase Log
Collateral TAB for Share Secured loans
ModificationDOT for HELOC Mods
NMLA on HELOCs
Title fees
Membership PAR included in loans
Retaining Paper Loan Docs
List of items looked for in Review list

September 16, 2021

Indirect Loans for Existing Members
Lot Land Loans
HELOC Advane Form
Income Verification and how to calculate SMART
Reviews
Scan docs
Archer Invoices
CUNA Products - Consumer vs HELOC Packages
Updated Blended Rate and HELOC Worksheets
Older Vehicles
Decoding VINs

October 21, 2021

MRC Pocket Geek
Approving loans
Share Secured VISA Codes
Questions on Apps
Pledge Agreements
HELOC Advance PINN
HELOC & Mortgage Payoff Requests
InHouse Loans for Members from Indirect Dealers
Adding Backend Products to Existing loans
QuitClaim Deeds
DOT Errors
RightSignature

November 18, 2021

SMART Reviews
BOGO Promo
Christmas Cash Promo
Skip A Pay personnel change
Insurance Checks
Audits happening
Credit Line Increases
Collections Comments
LenderClose
New Doc Packs
RightSignature

December 16, 2021

D Bucket loans
New Credit Card Purpose Codes
Share Secured VISA reminder
Loan Doc Packs and RightSignature
Variable Rates
LenderClose & HMDA

January 20, 2022

Field of Membership
LenderClose & Archer
HELOC Addendum Maturity Dates
Automatic Transfers in Forza
Blended Rates
MRC
CD Secured loans
VISA - Balance Transfers & Cash Advance
vs Purchase Credit Card Purpose Code
Rate Bumps on Sig loans

February 17, 2022

Branch Goals Update
Forza Screen Size
Rate Discounts & Adds
Rate Matches
David Chapman - Indirect Dealer Rep
Indirect Flat Fees
In-House Opportunities from Indirect Loans
Joint vs Individual Credit Report Pulls
HELOCs & Manufactured Homes
Child Support as Collection on Credit Self-Reported Items
Property Condition Review Process
Loan Officer Signatures on Docs
Debt Protection Claims Update
HMDA Log

March 17, 2022

Loan Doc examples
Reminders on Titles
Private Purchases
One and the Same
Titles from another Financial Institution
HVE Scores
GAP and MRC effective dates

April 21, 2022

Changes to Medical Collection reporting
Share Secured Comments/Notes
Easter Question Hunt:
Flood Certs
Bumping on HELOCs vs Consumer Loans
Extending terms past 84 mos(auto)/120 mos(RV)
Blended Rates
Indirect Memberships and new products
HELOC signings outside of the Branch
General Voicemail for the Loan Department

May 19, 2022

Net vs Gross Income
Income Calculations
Second Signature
Financial Data Tab
Variable Rate Keying Info
Bills of Sale
Unsecured Box on Worksheet
Blended Rates LTVs
Adding/Removing DP
ODP vs Overdraft Protection LOC
CU Only Section of Application
Adverse Action forms for Canceled loans
Signature Pads
Closing Loans for Other Lenders
"No Loan" Comments/Escalating Debt
ACH Payments

June 16, 2022

Interest Rate Changes
HELOC/VISA Prime Rate
Manufactured Homes on Leased Land
Lender Close Keying Slides
Debt Ratio with Debt Protection
Freeze Comments Need Expiration
GAP Terms - Explanations
GAP & Skip Payments
Extending Terms of 84 and 120 months
Lender Close PCR Times Too Long

July 21, 2022

Collections Dept changed to Resolutions Dept
Project Emails - Thank You
Byrd Dawg Motors
Dealership Red Flags
Rate Increases
LTV Changes
Visa Floor Rate Change
Change to keying FDI Title Recording Procedure
HELOC Docs - sending from branch to branch
HMDA Log & HMDA & Non Borrowing Spouse
Modification Docs - Non Borrowing Spouse
Qualified LTV vs Approved LTV on worksheet
Freeze Comments Expiration Dates
Collateral Tab
Rate Matches with Blended Rates
Out of State Sales and 502
Reminder to Double Check VINS
Preapprovals - No longer than 60 days
YTD Goals - Participation Loans
CD Secured Loans and CD Rate Jumps
CD Secured Maximum terms Loan
Review Checklist

August 18, 2022

Fraudulent Online Application
Loans to Board of Directors
Calls to Indirect Members
Overdraft Borrowers vs Checking Acct Owners
Courtesy Pay allowed in branch
VISA - PINs
Sending Titles to Autumn
CPI Calls
HELOC Limit Calls and Review Dates

September 22, 2022

RightSignature Training on Intranet
More Fraudulent Applications Audit
Findings:
Disbursement Tab/Itemization on TIL Disclosure
Total Sales Price Box on TIL Disclosure
Intent to Apply for Joint Credit on Application
S Drive move to L Drive
Loan Purpose - Do NOT use education
LTV Changes & Rate Changes (Fixed & Variable)
Temporary Discontinuing Investment Prop HELOCs
Discontinuing Commercial RE Lending
REPOS
MSRP vs NADA Values
W2 vs Taxes for POI
Employee Discounts
Loan Purpose - Refi vs Title Loan
Blended Rates:
Notes Section
Preapproval Notes
Indirect Process & New Accounts
Bankruptcy Reminder for Loan Review
Co-Signers/Bankruptcy & Rate Adjustments
Co-Borrower/Co-Maker vs Co-Signer/Guarantor
Title Fees

October 20, 2022

Contact Information Tabs (Alternate/Contact)
Update IDs
Updated HELOC Checklist
HMDA/Demographic Explanation HMDA
Log
HELOC Insurance/Binder
Auto Insurance
First Time Borrowers
Process for adding CPI
Grace Period?
Comprehensive Only Info
1099 Employees are Self Employed
Scanning Order Update
TIL Reminder

November 17, 2022

Document Scanning
HELOC LTVs and Values
DOT Recording
Loan Payments Only Advance 2 Months
Due Date Change Forms
Extensions
Save Loan Docs to Loans in Forza
Due Dates - 45 days out
Loan Code Corrections
Bona Fide Preapprovals
No Fees for Checks from HELOCs
Skip A Pays - Forms from Intranet

December 15, 2022

Resolutions Dept: Santa's Naughty List
Title Fees only \$14
APY vs APR
Queue Clean-up
Indirect Loan Due Dates
Meeting Notes - Read them!
Self-Employed Borrower POI
CUNA Dashboard
Truth in Lending Disclosure Reminder
Cross Collateralization

[January 19, 2023](#)

Yearly Goals
Scanning
Notes in the Notes
Communication for Member Service
Indirect Members Sig Cards
Indirect Comment
Verify Information
Update IDs
Check Cashing (Correction in February)
Adding Co-Borrower to Existing Loans
Removing Co-Borrower from Existing Loans
Policy Updates
Minimum Rent Increase
Living with Family Update to Net
Extending Terms for Dealer Backend
Helping Hands membership Update
Credit Reporting Issues
Adobe Standard / Going Paperless
Notarizing DOTs and POAs
Organizing Paperless Loan Docs
Storing Digital Copies

[February 14, 2023](#)

Private Sale Titles
HELOC: Investor Mrtg vs Inhouse Mrtg CD
Secured Loan Max Term
Owners on Title Must Match Loan
Waiving/Lowering Insurance to Comp
Loan Docs Complete (created before booked)
No DLS in Docs
HELOC PINN/Password Phone vs In Person
HELOC App Questions
Overdraft on Existing Checking
Blended Rate Codes
Indirect Membership (Corr. from January)
Title Fee reminder
Loan & Security Agreement Disc reminder
HELOC Application
Right to Receive a Copy of the Appraisal
HELOCs and Right Signature
HELOC Docs checked Before Signing
CUNA Debt Protection Changes coming soon

[March 16, 2023](#)

Debt Protection Changes
Debt Protection Available on Overdrafts
Double Check Disbursements
Account Types That Cannot Have Loans
Business Accounts
Trust Accounts
Rep Payee Accounts
Credit Limit Change on Secured Visas
Non-Member Co-Signers
Skip Pmts with AFTs or ACH
Loan Voicemails
Notarize Both Signers on DOTs
Check Clearing Account

[April 20, 2023](#)

CUNA Mutual - move to TruStage
Debt Protection Changes - Visa & HELOC
Account Number AND Suffix on Docs
HELOC Mod DOT - Formerly Known As
Signing on Corporate Check Stub
Collection Payoffs
Fraud Watch
Shop Spot Intranet Page for Visas
QuitClaims to Change Marital Status
Disb section of Loan & Security Agreement Disc
When to Pull Credit/Create Loan in Forza
3rd Page of Loan Application
Second Approval Sig on 3rd Page of Application
502s in Folder and Insurance Info Gathered

[May 18, 2023](#)

TruStage Cancelled MRC Direct Marketing
HELOC docs review by GinGar
Amount Given to You Final Explanation
Indirect PAR
Resolutions Team Phone Calls
VISA Grace Period
Lending Slow Down
Increasing Rate Environment
Good FICO FAQs

[June 2023 - One-on-Ones](#)

Loan docs are Legal documents
Security Agreement- Amount Given to You
Loan Review Volume Increase
Principle Only Payments Not Available Online
12-months of Employment History in Forza
Cancelled & Denied Loans
New Adverse Action Audit Process
Cancelled & Denied Visa Log Reminder
Lender Close/Coviance - HMDA Requirements
HELOCs - Stress Variable Rate to Members
Talk about Negative Amortization Possibilities

[July 20, 2023](#)

Debt Ratio and Credit Cards
Joint Owner Loans and Debt Ratio
Credit Card Closure Letter
HELOCs Legal Description & Forza
New Member Accounts and Loans
Driver's License/IDs for Auto Loans
Straw Deals
Minors on Loans
Collections & Charge Offs on Credit Report
GAP Coverage
Debt Protection Member Conversations
Self Employed Borrowers Taxes
Rate Bumps for High Credit Discount
Loans for Members on Reduced Payments
Trainings Videos and Presentations

[August 17, 2023](#)

Notes for Direct Deposit Screenshots
VISA AFTs
Loan Reviews
References, 2 sets of eyes, Update DLs
HELOC Vesting
HMDA Docs
Payment Commitment on Worksheet
GAP/MRC Decline Form
Worksheets - COMPLETE THEM
Titles - Payoff with Check?
Leases Buyouts
Adverse Actions
Prequalified vs Preapproved
Military Lending

[September 21, 2023](#)

Collecting Sales Tax
Employee Loans
Loan Reviews
Combined corrected docs with originals
Second Signature - Pay attention
Loan Docs saved in L Drive
Share Your Connection Referral Lending
Limit can decrease
DP Promotion for September
Loan Line & Voicemail
Variable Rate Increases
Filling out 502s
Mileage on Titles
VIN Inspection/Collateral Photos

[October 19, 2023](#)

Loan Aggregate Limit
Titles in Hand
Skip A Pays
Floor/Ceiling Rates (Variable Rate Loans)
Queue Clean-up/Credit Pull Process Share
& CD Secured Loan Collateral Tab
Overdraft (Share Secured) Limit vs Pmt
Seller POA
Updated 502 Boxes
Forza Tips & Tricks

[November 16, 2023](#)

Updated Pledge Agreement
Proof of Income Match Forza
Loan Document 2nd Set of Eyes
HELOC Reminders
Forza Contact Tab
Share/CD Secured Loans - Credit Score Tab
Christmas Cash
Skip A Pays
Bill of Sale
Increases in Delinquencies

[December 21, 2023](#)

HELOC Payoffs
HELOCs Signed by POA
Waiver of Collision Coverage
Lienholder Waiver Form for Travel
Property Evaluations
CDFI
Due Date Change Form
Credit Score Tab - Secured Loans
Visa Limit Increase
Denied Loans
Visa Receipt of Disclosure
Document Changes to Loan
Explanation on Worksheet
Purpose of Loan
Payment Commitment Box
Visa Credit Apps
Unsecured Limit

January 18, 2024

Credit Score Tab - Secured Loan GAP/
MRC Decline Form - Reminder Adverse
Action - Acct & SSN Reminder Loan
Disbursal Checks
Lease Buyout - Odometer Statement In-
House Refi - FDI
Insurance Company Info
Scanned Loan Docs & Adobe References
Requirements
Revolving LOC Increases - Pmts HELOC
Reminder - 3 day requirements Update
Contact Info
Pledge Amount - Collateral Tab

February 22, 2024

Preapprovals/Indirect
Helping Hand Approval Clarification
HELOC Minimum Payments
HELOC First Payment
HELOC Vesting
HELOC Subordinate Liens
Before/After DTI Calculations Approval
Notes in Forza
Signatures on Worksheets
Max Min Payments on Financial Data Tab
Notes Tab in Loan Applications
End of Month Payment Frequency
VIN Inspections/Dealerships
Real Estate Loan Payoffs
Titles - Lease Buyouts - FDI

March 2024 - No meeting

April 18, 2024

Forza Translation File Updates
Loan Disbursement Tab
Itemization on TIL Disclosure
Reminders for Titles
502 copies
Notarize POAs
Lienholders on PO/Bills of Sale
References
Blended Rate breakout on Application
Collection Comments
Bankruptcy Types
Toy Values when no NADA possible
Fraudulent Apps
Borrower Portal in Coviance

May 16, 2024

Skip A Pay - Rusty
502 Reminders
Titles Required
Insurance Settlements
Forza Document Updates
Translation File Updates
Employee ID - Income
Worksheet Signatures
Driver's License Info in Forza
Refi to Remove a Borrower
Motorcycle Values
HELOCs - 2 sets of eyes
HELOC Reminders

June 27, 2024

ITIN Lending
JD Power/NADA Login Changes
Helping Hand Doc Pack Update
Credit Score Key Factors in Forza
Review/Exception Log Reminder
Visa Increase Log Reminder
HELOC Second Set of Eyes
Double Check Vesting
Full Coverage Ins on Collateral

July 18, 2024

HELOC Applications
Notes Tab in Forza
Moving Loans Compromised Accounts
7c`UmU7cXg
@UbFJg Analysis Report
Add Backend Products to Booked Loans
Signature Pads
Second Signatures/ Loan Review
HELOC Mods with Rerecordings
Titles/Insurance
Loan Reviews
Ordering Appraisals Process
GL Transaction Descriptions
HELOC Payment Dates
Credit Card Closure Form

August 22, 2024

Auto Loan Promotion
Loan Review Reminders
Emails - CC Second Signer
Complete derogatory section
PO from dealer - lienholder listed
Blended Rate Calculations
Secured Visas - Collateral Tab
Cars For Sale & CarFax - only autos
Moving Secured to Unsecured Visa
Share Secured Loans
Loan Line Voicemail
HELOC Notary Section

September 19, 2024

HMDA Demographic Form
HELOC Early Disclosure
Generating Loan Docs
Notes in the Notes!!!
Use the Intranet!
Loan Reviews
Loan Purpose on Worksheet
Spouse's Income to 1/2 Mortgage
Rate Bumps
HELOC Docs/DOT Reminders
Modification DOT Signing Process
Teams Messages Tip
1st Page of Application Signature

October 17, 2024

FDI Reminder
Inhouse Refinances
Title Fee Reminder
Titles/Insurance
Reminder for Supervisors
Loan Reviews
Purpose on Loan Worksheet
Update Driver's License
Fraud
Collateral Tab/ Entering Vehicle Information
Collateral Photos
Employee Loans
Extensions
Credit Builder Loan
Collateral Code Reminder
Thin File Reminder

November 21, 2024

Updated Titles Information
ST-133 Tax Exemption
VIN Inspections
Legal Name on Right Signature
Reminder for HELOC Payments
Loans Moved for Fraud
Notes in the Notes in Forza
Wiring Loan Proceeds/ Overnighing Checks
Share Your Connections Referrals
Collateral Tab- Valuation Source
Reminder for Payoff Checks

December 19, 2024

Loan Due Dates
Title Updates/ Reminders
502 Sales Tax Folder
Forza Credit Pull Lock
Ability to Repay Form Clarification
Overdraft LOC and Joint Ownership
L:Drive- Lender Folders
Print Loan Documents to PDF
Thin File Add 2%
Dates on Loan Worksheet
Employment History in Forza
Waiving Verification of Income
Proof of Income
Self Employed Borrowers
Derogatory Explanation on Loan
Worksheet Calculating Income
Blended Rate Loan Reminders
Credit Score Key Factors
Loan Review Log Reminder
Upcoming Trainings in January
Finding Recorded Loan Meeting in Teams
Debt Protection Contest

January 16, 2025

Updated Titles Documents
Loan Worksheet Updates
 Loan Review Section
Adobe Signature
Reminder for Debt to Income on Refis
Internal Loan Audits
Collateral Codes
Update Driver's Licenses
Employment Tab in Forza
Lender Report Card
Loan Scorecard

February 20,2025

Updated Blended Rate Calculator
Name Convention for Visa Documents
Uploading Documents in Digi Docs
Visa Increases
 Updating Credit Score and References
Visa Loan Term on Worksheet
Double Check Documentation
Property Taxes/Deed and Encumbrance
Generating Blank HELOC Applications
Reminder for File Stacking
 Disbursals vs. Updates to Credit Report
Loan Quality Specialists
Income Calculations
Waiving Verification of Income
Self Employed Borrowers Income/Taxes
Lender Report Cards
Purchase Orders/Listed as Lienholder
Payoffs/Short Payoffs

March 20,2025

Credit Pulls & Soft Pulls
GAP & MRC Decline Form
Loan Line/Loan Voicemail
AFT Form Scan to Digi Docs
Blended Rate/Signature Loan Calculation
Collateral Tab in Forza
Credit Application
Loan Quality Rubric
Rate Matching/Competitive Offers
Tax Deeds & Delinquent Property Taxes
Employment Tab in Forza

April 17, 2025

Reminder for Student Loan Payments
Second Set of Eyes
Purpose Line on Loan Worksheet Update IDs
Notarizing
Loan Preapproval
Insurance Scans/Insurtrak
502 Folder
Loan Promotion
Indirect Members
Lender Report Card
Rate Matches

May 22,2025

Income Verification Reminders
 1099 Employees
 Self Employed Borrowers
Loan Quality Specialists
 LTV
 Collateral Codes
 Post Close Errors
Updated Radian Self Employed Calculator
Unsecured Household Aggregate Amount
Adding a Minor as a Cosigner
JD Power Values
502s for Refis and Title Loans
 Community Property
 1/2 Add Ons Reminder
Credit Builder Loans
Rate Bumps
Overtime Income Usage
Postmortem Loan Reviews

June 19, 2025

No Meeting

July 17, 2025

Loan Application in Forza
 Credit Reports
Adverse Action Notices
Visa Increases
Lender Signatures on Worksheet
Loan Review/Exception Log
Application Tasks
Credit Score Key Factors
Reminder-First Time Borrowers
Lot Rent
CarFax Fees
Student Loans
Self-Reported Tradelines
Loan Review on Worksheet
Reminder-RVs Purchased as Primary Residence
Credit Builder Loans
First Payment Due Date
Due Date Changes
Voluntary Surrenders

August 21, 2025

Contact Tab in Forza
Changes in Forza
 Employment Tab-Net/Gross Pay Types
In-House Refinances
Collateral Codes- Account Adjustment
Before DTI
Loan Worksheet
Right to Receive Copy of Appraisal
Certificate Secured Loans
 One Jump- Interest Rate Increase
Credit Score on Share Secured
FDI
Sales Tax
Out of State Loans/Titles
Debt Protection Claims
401K Loans
Handling Multiple Payments
 Paying Ahead
 Principal Only Payments

September 18, 2025

Employment Tab in Forza
Loan Quality Specialist Lists
Debt Risk Analysis/Financial Data Tab
Derogatory Box on Loan Worksheet
Overdraft/VISA/HELOC Payments
 Unsecured Household Aggregate
 Notes Section in Forza
Lender Report Cards
Dealerships/Applications
Postmortem Reviews in October
Updates to LTVs and Values
 Rate Matches on Auto Loans
Debt Protection Totals/Claims
Loan Trivia
New Collateral Value
Credit Score Key Factors
Blended Rate- Signature Portion
First Time Borrower Max LTV
Thin File Reminder
Collateral Loan-Max Loan Term

October 23, 2025

Debt Protection Removal Form
Loan Risk Analysis/ Financial Data Tab
Employment Tab
Government Shutdown/Emergency Paycheck
 Skip-A-Pay(No Fee)
 Penalty-Free CD Withdrawals & CD Secured
 Emergency Paycheck Advance/Loan
Breakout Groups for Income Calculations
Documenting Income Calculations
Calculating Income from Direct Deposits
Using Gross and Net Income

November 20, 2025

Borrower Portal
Intranet Training Page
Christmas Cash Loans
GAP Claim Process
Skip A Pays
Notice to Home Loan Applicant
HELOC Documents Reminder
Rent Amount
Notes in Forza
Skip A Pay Reminders
Quiz Questions
 Lot Rent
 Bankruptcy Rate Add
 Max LTV
 HELOC Quarterly Rate Change
 Second Set of Eyes
 Equity Discount
 Gross Max DTI
 IHC Exception Signature
Debt Protection Coverage

January 15, 2026

Micro Loan Training Sessions
Monthly Reports
Debt Protection Update
Updated Auto Transfer Form
Interest Reportable Field
Suffix Names in Forza
Rate Corrections
Rate Verification
Rate Matches
Driver's Licenses
Rate/Income Calculations
Breakout Rooms
Scanning in Loan Documents

December 18, 2025

Loan Quality Specialist/ Review Reminders
Documenting Income
FICO Score Below 625
Quick Amortization
Open Codes
Loan Review Checklist
Quiz Questions
 Title Fee on In-House Refi
 VIN Inspection
 502 Folder
 Notarized POA
 Scanning Loan Documents
Debt Protection Coverage
New Rate Sheet
Prime Rate Change on HELOCs
Skip-A-Pay Reminders
Adding GAP/MRC to Existing Loan
Responses to Loan Quality Specialists