

*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

### April 18, 2019

Notarize POA  
Due Date Changes  
Scan every page of disclosures

### 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

### 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

### 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

### 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

### 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  
Extensions - when member isn't delinquent  
Repo contact instructions

### 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

### 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

### 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

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### 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

### 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

### 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

### 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

### 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

### 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

### 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

### September 18, 2020

CUNA DP Action Step Slides

### 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

### 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

### 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 liabilities 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

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### 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

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### 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



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### 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  
@UBF]g`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/ Overnighting Checks  
Share Your Connections Referrals  
Collateral Tab- Valuation Source  
Reminder for Payoff Chekcs

### 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

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### 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

### **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

### **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