

ORIGINATOR

The most comprehensive and nationally acclaimed program for new loan officers entering the mortgage industry.



What you will learn

The ORIGINATOR program provides foundational mortgage knowledge and world-class sales skills training- everything a new mortgage professional needs to launch a successful career as a loan officer.

In fact, for five consecutive years, XINNIX-trained new loan officers accounted for more than 40% of *Mortgage Originator* magazine's (now *Origination News*) nationally recognized Rookie Superstars.

Upon completion of the ORIGINATOR program, a new loan officer will:

- Be well versed in mortgage knowledge and guidelines
- Understand the disciplines necessary to be successful
- Clearly articulate a unique value proposition
- Expertly recommend solutions to clients
- Consistently make effective database calls
- Be dedicated to taking thoroughly complete loan applications
- Provide "Raving Fan" customer service
- Prospect for business from referral sources on a daily basis
- Attend networking events weekly for business opportunities
- Execute from a completed business plan with clear measurable goals



What's included?

Designed by XINNIX CEO and Founder Casey Cunningham, the industry's foremost expert in mortgage training, the ORIGINATOR program includes correspondent studies, online testing, and professional instructor-led training. On successful completion, students earn the respected designation XINNIX Certified Originator (XCO).

The program includes 80 comprehensive lessons, 25 practical case studies, numerous video learning modules and live webinars, in-branch and in-field assignments, online quizzes and tests, and a final exam along with full-time instructor support. As part of a full communication program, students and their managers once enrolled receive weekly communication from XINNIX instructors. In addition, managers receive a comprehensive guide on the best practices for leading new loan officers during the training.

Who will benefit from this program?

- New loan officers to the industry
- Loan officer assistants
- Junior loan officers
- New processors (Ground School only)

How does it work?

The ORIGINATOR program is broken down into three phases:

- **Ground School** - 3 weeks
- **Flight School** - 2 weeks
- **Officer School** - 4 weeks

The program includes:

- 80 comprehensive lessons
- 25 practical case studies
- Video learning modules
- Live webinars
- In-branch and in-field assignments
- Online quizzes and tests
- Final exam
- Full-time instructor support



To ensure student success, ORIGINATOR is broken down into three phases:

Ground School
3 weeks

Flight School
2 weeks

Officer School
4 weeks

22

Program agenda

Phase I – Ground School Essential New Loan Officer Knowledge

New loan officers receive essential mortgage knowledge and guidance from seasoned XINNIX instructors who are successful industry experts. Through in-depth lessons, quizzes, tests, and a comprehensive exam, Ground School prepares new loan officers by laying the foundation of fundamental knowledge while empowering them to expertly speak the language of the mortgage industry.

Ground School is a correspondent self-paced learning course in which class materials are broken up in to manageable lessons, with each module building on the last. Students who follow the recommended 8am–5pm study schedule can complete the program in just three weeks. The program also provides a full communication plan for managers and students that include weekly progress updates via email.

Ground School consists of:

- 55 essential mortgage banking lessons to provide core industry knowledge
- 55 quizzes and 10 tests to ensure comprehension
- Comprehensive exam to validate knowledge gained and retained
- Full-time instructor support for clarifying questions and direction

Ground School lessons cover:

- Mastering Mortgage Math
- Understanding Mortgage Terminology
- Traditional & Niche Loan Products
- Pre-qualifying the Borrower
- Subordinate Financing
- FNMA/FHLMC Guidelines
- FHA/VA Guidelines
- Mastering the Loan Application
- Understanding Credit Reports
- Reconciling Income & Assets
- Personal Tax Return Basics
- Detecting Loan Fraud
- Lending Compliance

... and more

Ground School is also a powerful program for:

- Processors
- Loan officer assistants
- Junior loan officers



Correspondent studies, online quizzes and tests



What people say...

“The results from the ORIGINATOR program have been outstanding. First year production of “rookies” equaled that of veterans and second year production averaged higher than my veteran sales force. XINNIX is an incredible partner for building new loan officers.”

– B. Bent
Executive Vice President

Phase II - Flight School

Advanced New Loan Officer Development

Flight School provides the training and tools to ensure a new loan officer can confidently speak with customers, understand deal structure and take complete loan applications.

As one of the only programs of its kind in the mortgage industry, Flight School is a skills-based curriculum with a self-paced, blended learning approach via on-demand video modules, in-branch assignments and real world case studies designed to maximize company/career assimilation.

Students who follow the recommended 8am-5pm study schedule can complete the program in just two weeks. The program also provides a full communication plan for managers and students that includes weekly progress updates via email. Successful completion of Ground School is a prerequisite for Flight School.

Flight School consists of:

- 21 essential lessons covering advanced mortgage, sales and business development skills
- 19 assignments to ensure retention and execution
- 25 case studies to apply knowledge in real world scenarios
- Comprehensive final exam to ensure retention
- Full-time instructor support to review assignments and provide professional guidance

Flight School lessons cover:

- Financial Formulas and Shortcuts
- Understanding Interest Rates
- Reconciling Loan Estimate to Closing Disclosure
- Deal Structuring
- Profiling Your Borrower
- Leveraging Social Media
- Effective Customer Communications
- Taking Proper Phone Applications to Maximize Lead Conversion
- Company Assimilation
- Loan Closings & Challenges
- Creating a Unique Value Proposition
- Handling Objections
- Complete Loan Applications

... and more



Blended learning, practical case studies



What people say...

"I began sending new loan officer candidates through the ORIGINATOR program. Since that time, through my partnership with XINNIX, I added eight XINNIX Certified Originators (XCOs) to my company. Each XCO now averages \$1.1 million in production every month. Twenty-five percent of my XCOs were ranked as the top Rookie loan Officers in the country. The current retention rate among my XCOs is 88%."

- R. Henger
Sr. VP/Director of
Mortgage Banking

Phase III – Officer School Specialized New Loan Officer Sales Training

Officer School provides a runway for new loan officers to build a pipeline quickly. Through comprehensive lessons, business tools, and daily accountability to XINNIX instructors, a new loan officer is able to create a launch plan (business plan) for success.

Officer School is a 30-day program. Each week includes of one, 90-minute live webinar, along with daily accountability to XINNIX instructors to ensure completion and comprehension of prospecting assignments and business building activities.

Officer School consists of:

- 4 critical sales lessons to build production quickly
- 12 valuable business tools for immediate implementation
- 16 weekly prospecting activities for business development
- Completed launch plan for successful career launch
- Daily accountability to XINNIX instructor to ensure results

Officer School lessons cover:

- Establishing Business Goals
- Maximizing Networking Events
- Mastering a Database
- Developing Referral Partners
- Effective Database Marketing
- Building a Strategic Plan
- Marketing Strategically
- Effective Appointment Setting
- Sales Scripts for Success
- Instilling Key Business Disciplines
- Overcoming Call Reluctance
- Prospecting with Accountability
- Impactful One-on-One Meetings

... and more



Live webinars, daily accountability



Officer School is also a powerful program for:

- Loan officer assistants transitioning to become loan officers
- Call center/team loan officers transitioning into a traditional loan officer
- Loan officers who need to develop business disciplines and sales processes



There is no faster, more thorough or more energizing way to gain the knowledge, skills – and most of all the confidence – needed for a successful new loan officer than the ORIGINATOR program from XINNIX. Put ORIGINATOR to work for you today and obtain the XINNIX Certified Originator Designation (XCO).



Call Us

678-325-3500



Email Us

info@XINNIX.com



Register Online

www.XINNIX.com

XINNIX
THE MORTGAGE ACADEMY

Energizing people.
Elevating results.

Having trained thousands of loan officers and leaders, XINNIX deploys a proven methodology that combines energy with excellence – transforming the organization and delivering real, measurable ROI.