

Sagen is the largest private sector residential mortgage insurer in Canada. We aim to be the most trusted partner for lenders, brokers and realtors nationwide. We offer a range of products that enable more borrowers to realize their homeownership dreams responsibly and our experienced team of regional account managers and underwriters work together to provide the highest level of service possible.

Sagen's training programs are designed with you in mind! We offer content rich 45-60 minute training sessions or brief 15-30 minute micro learning modules, in both French and English, to suit your busy schedule. Contact your regional Sagen Account Manager to learn more and book a time that works for you.

## Sagen Programs

### Business for Self Alt- Program (0.5 CEU)

- Self-Employed borrowers who are unable to provide traditional income verification can now qualify for a high ratio mortgage on a home purchase.

### New to Canada Program (0.5 CEU)

- Homebuyers, who have immigrated or relocated to Canada within the last 5 years, have an opportunity to secure a mortgage with as little as a 5% down payment.

### Progress Advance Program (0.5 CEU)

- Helps residential home builders and individual homebuyers take advantage of insured progress advances while their property is being built.

### Vacation and Secondary Home Program (0.5 CEU)

- Learn how to make it possible for qualified homebuyers to purchase a weekend getaway home or a secondary property so they can have the best of both worlds.

### Purchase Plus Improvements Program (0.5 CEU)

- Homebuyers can carry the cost of renovations, done immediately after taking possession, into one manageable mortgage.

### Homeownership Assistance Program (0.5 CEU)

- Sagen Homeowner Assistance Program (HOAP) helps qualified homeowners' whether short-term financial hardship without sacrificing their homeownership dreams.

## Industry Expertise

Learn the fundamentals of the underwriting process and what to include on a mortgage insurance application. These sessions vary in length and can be delivered both in-person and virtually. Whether you are new to the mortgage industry or want to refresh your learning, these programs are a valuable addition to your learning plan.

### Verifying Income (1.0 CEU)

- Recognizing the difference between income types to ensure your borrowers fall within qualifying ratios.



## Income Documentation (1.0 CEU)

- Obtain the necessary documents to support the insurance application to reduce time to approval.

## Down Payment Documentation (1.0 CEU)

- Learn what documents are required to verify down payments.

## Red Flags Fraud Awareness for Brokers (1.0 CEU)

- Become familiar with red flags that may appear on a fraudulent application.

## Quality Loan Notes (1.0 CEU)

- Writing concise notes on your loan application to support your borrower's story and reduce time to approval.

## Underwriting Part 1: The Fundamentals (1.0 CEU)

- An introductory exploration of the fundamental components that make up a complete application.

## Underwriting Part 2: Navigating the Process (1.0 CEU)

- Learn the essentials of credit, risk evaluation for properties and loan characteristics, with a strong emphasis on covenant risk. The concept of incremental and overall risk is also covered in this session.

## Understanding Credit Bureaus (1.0 CEU)

- Walk through a credit report to find the pertinent details of your client's credit story.

## Demystifying the Mortgage Process (1.0 CEU)

- Understand the homebuying process from pre-qualification and offer to purchase through to taking possession of the home.

## Homebuying Seminar (0.5 CEU)

- Learn how you can provide your homebuyers with affordable options when purchasing their home with a high ratio mortgage.

## 2021 First-time Homebuyer and Financial Fitness Study (1.0 CEU)

- Our recent study provides a snapshot of Canadians' homeownership attitudes and financial fitness and how factors such as social isolation, job loss, remote work and personal sacrifices contribute to their decision-making process.



## Business Development

We are in the business to help you grow yours! During these sessions, you will see how to personalize Sagen's marketing resources, learn key skills to increase your market presence and add value to your client experience.

### Increasing Your Competitive Edge (0.5 CEU)

- For Mortgage Professionals who are new to the industry, or for those who require a refresher on ways to develop more business through prospecting, networking and utilizing Sagen's marketing tools.

### The Sagen Difference for Brokers (0.25 CEU)

- A complete overview of what mortgage default insurance is, and how Sagen's product and programs can help you work with more homebuyers, bring value to your customers and stand out in the marketplace.

### Homebuying Seminar (0.5 CEU)

- Learn how you can provide your homebuyers with affordable options when purchasing their home with a high ratio mortgage.

### Virtual Presentation Skills (1.0 CEU)

- Apply best practices when connecting with your clients whether that is on the phone or during a virtual meeting.

### Elevating Your Business with Social Media (1.0 CEU)

- Enhance your marketing approach and amplify your on-line presence by connecting with clients on social media.

Contact your regional Sagen Account Manager for more information.

