



Did You Know?

You can use
Mobi on-the-go
via PRMG Apps on
your Mobile Device.

JANUARY 2026



Press F5 to ensure the most recent calendar is loaded

MONDAY

Wholesale LEO Training offered weekly
[Register Here!](#)
Non-QM Office Hours offered weekly!
[Register here!](#)

5 [Temporary Buydown 9 am](#)
[FHA 203\(h\) - Mortgages for Disaster-Affected Borrowers 10 am](#)

12 [Onyx Jumbo 9 am](#)
[Enact – Fannie & Freddie Year-End Wrap Up 11 am](#)
[PRMG Non-QM Product Highlights Training 1 pm](#)

19 **PRMG Offices Closed**


26 [Using PRMGs LMS Part II 9am](#)
[Alternative AUS Solution 10 am](#)
[Symmetry HELOCs for TPO 12 pm](#)

TUESDAY

Performance Marketing Office Hours offered weekly
[Register Here!](#)

6 [Understanding Non-QM Options 10 am](#)
[Citibank Homerun Community Lending Program 11:30 am](#)
[Ruby Express Jumbo 1 pm](#)

13 **New Employee Orientation**
Wholesale Housing Finance Authority Products Training 11 am
[Silver Jumbo \(Retail Only\) 1 pm](#)

20 [Using PRMGs LMS Part I 9 am](#)
[Platinum Jumbo 12 pm](#)
[Time Management Essentials 1 pm](#)

27 [Radian- Basics of Income 11 am](#)
[Closed End Seconds Product Training 1 pm](#)

WEDNESDAY

7 [Capital Markets National Conference Call 10 am](#)
[Microsoft Teams 12 pm](#)
[Emerald Jumbo Training 1 pm](#)

14 [Live Demo for Accessing the Resource Center and Product Profiles 9 am](#)
[Essent – Understanding 1099 Borrowers 11 am](#)

21 [Chenoa FHA Product 9 am](#)
[PRMG National Coaching Call 11 am](#)

28 [Intro to Microsoft Word 9 am](#)
[Women's Advisory Council Meeting 11am](#)
[Non-QM Income Qualifying Basics 1 pm](#)

1 **PRMG Offices Closed**



8 [Manufactured Homes 9 am](#)
[Mandatory All Hands On Deck National Retail Meeting 10 am](#)

15 [PRMG Apps \(Okta\) 9 am](#)
[Non-QM DSCR Basics 10 am](#)
[MOBI Tricks and Best Practices 1 pm](#)

22 [PRMG's Email Etiquette 9 am](#)
[PRMG's Outlook Basics 10 am](#)
[MGIC – Getting Comfortable with ARMs 11 am](#)

29 [Ruby Jumbo 9 am](#)
[Government Streamlines 11 am](#)
[NHF National FHA DPA Program 1 pm](#)

2 **PRMG Offices Closed**



9 [Fannie Mae RefiNow and Freddie Mac Refi Possible 11 am](#)
[Chase Community Lending Program 2 pm](#)

16 [Using the 8x8 Phone System 11 am](#)
[Intro to Customer Service 1 pm](#)

23 [FNMA's Non-Traditional Credit 10 am](#)
[Navigating Resources & Intro to FT360 1 pm](#)

30 [Freddie Mac's Home Possible 9 am](#)
[HomeReady by Fannie Mae 10 am](#)

Click on class title to register.

All times are in **Pacific Time**.

Questions? Email PRMGUniversity@PRMG.net

Color Key For Links

- Staff and TPO Trainings
- Staff ONLY Trainings



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- █ Staff and TPO Trainings
- █ Staff Only Trainings

January Class Descriptions

Alternative AUS Solution: Join PRMG University to learn about PRMG's non-QM Alternative AUS Solution product which provides options for conforming and jumbo loans amounts for using DU Findings to qualify, along with options like non-warrantable condos and condotels.

Capital Markets National Conference Call: Discusses various relevant Secondary issues that help you to understand how loans are priced, how secondary pricing and program decisions interact with other departments, what factors impacts pricing from servicing value to loan performance, why and when competitors may differ in pricing strategy, and many other facets within the capital markets enterprise. This training is applicable for **all channels**.

Chase Community Lending Program: The Chase Community Lending Program is available for the retail channel only and is an incentive-based (aggressively priced) Agency Product to help more borrowers close the racial wealth gap with increased homeownership in designated majority/minority census tracts.

Citibank Homerun Community Lending Program: Join PRMG University to learn about the Citibank Homerun Community Lending Program that is available in the Retail Channel for select geographical areas. The program provides enhanced pricing options and is designed to meet the needs of the low- and moderate-income ("LMI") borrower by offering lower down payment requirement options along with underwriting flexibilities.

Chenoa Product: Join PRMG University to learn about the Chenoa Product which is available nationwide and offers a forgivable and repayable down payment assistance option.

Emerald: Join PRMG University to learn about the Emerald Jumbo product with loan amounts up to \$3,000,000 and LTVs to 89.99%.

Essent: Join PRMG University and Essent for this training where we'll break down the differences between 1099-NEC (Non-Employee Compensation) and 1099-MISC and discuss how each impacts a borrower's ability to qualify.

Enact: Join PRMG University and Enact for this training where we'll review key Fannie Mae and Freddie Mac changes announced in 2025 and discuss what you need to know to prepare for 2026.

Fannie Mae's Non-Traditional Credit: With DU 10.0, PRMG offers non-traditional credit with the Agency Fannie Mae product, learn about what non-traditional credit is and the requirements when using it.

Fannie Mae Refi Now and Freddie Mac Refi Possible: Join PRMG University to learn about the Fannie Mae RefiNow product which is a refinance option that offers expanded eligibility to benefit borrowers at or below 80% of the area median income (AMI) limit and helps more borrowers take advantage of the current low-interest rate environment.

FHA 203(h) - Mortgages for Disaster-Affected Borrowers: Learn about the FHA 203(h) product, the Mortgage Insurance for Disaster Victims program, which allows for up to 100% financing for the purchase of a new home for borrowers who owned or rented a home in a Presidentially Declared Major Disaster Area (PDMDA) that was destroyed or damaged to such an extent that replacement is necessary.

Freddie Mac's Home Possible: Learn about PRMG's FHLMC Home Possible product, which offers low down payments for low-to moderate-income homebuyers or buyers in high-cost or underserved communities.

Government Streamline: Learn about the FHA Streamline, VA IRRRL and USDA Streamlined Assist products, which allow for a non-credit qualifying refinance of existing government loans





Color Key for Links

- Staff and TPO Trainings
- Staff Only Trainings

January Class Descriptions

HomeReady by Fannie Mae: Join PRMG University to learn about HomeReady by Fannie Mae, an affordable lending product designed for creditworthy low- to moderate-income borrowers. HomeReady offers expanded eligibility for financing homes in low-income communities as well as reduced MI options for certain LTVs and enhanced qualifying opportunities.

Introduction to Customer Service: Join PRMG University to identify the key components of Customer Service.

Introduction to Microsoft Word: Join PRMG University in the Introduction to Microsoft Word training to explore the basics of Word, including a live demo, from customizing your ribbon controls, formatting, and other tips and tricks

Mandatory All Hands On Deck Monthly National Retail Meeting: Join Chris Sorensen for a mandatory monthly meeting for all retail production that will provide important information, updates and inspiration. This training is applicable for **the Retail channel**.

Manufactured Homes: Learn about manufactured home requirements for the Agency Fannie Mae/Agency Freddie Mac, FHA Portfolio, VA and USDA products.

MGIC: Join PRMG University and MGIC for this training where we'll provide a clear, practical overview of adjustable-rate mortgages (ARMs), including ARM basics, qualification standards, product comparisons, agency guidelines, pricing, and key borrower considerations—so you can confidently explain options and answer borrower questions.

Microsoft Teams – Collaborate and Connect: Join PRMG University as we navigate through Microsoft Teams and learn how to collaborate and connect with your colleagues. This training is applicable for **all channels**.

Mobi Tricks and Best Practices: MOBi is PRMG's new AI-powered support platform/chatbot to help answer questions about all areas of PRMG. Join PRMG University to learn some tips and best practices for using MOBi and see a Live Demo where we can ask MOBi anything about PRMG! This training is applicable for **all channels**.

Navigating PRMG Resources: Please join us in learning how to navigate through PRMG's Resources, including explaining Products, Product Profiles and the Resource Center, as well as Navigating FT360 Home Page, Resource Center, and Video Tutorials. This training is applicable for all channels.

NHF National FHA DPA Program (Retail Only): Join PRMG University to learn about the NHF National FHA DPA Program with offers 101.5% financing and is available for the Retail and Wholesale Channel.

Non-QM DSCR Basics: Join PRMG University to learn the Debt Service Coverage Ratio Non-QM option, which is a ratios that is calculated based on the subject property rental cash flow and how it can be used to qualify investment properties without the need for qualifying income.





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Non-QM Income Qualifying Basics: Join PRMG University to learn about the different income qualifying options with Non-QM, including using Bank Statements for Qualifying, Written VOE, 1099, P&L for Qualifying.

Onyx Jumbo: Join PRMG University to learn about PRMG's Onyx Jumbo product which is available to the Retail Channel and provides jumbo loan amount with competitive pricing.

Platinum Jumbo: Join PRMG University to learn about PRMG's Platinum Jumbo product which uses AUS findings for most documentation and requirements.

PRMG Apps (OKTA): Join PRMG University as we learn how to navigate through PRMG Apps which provides Single Sign-On access to PRMG programs and websites. This training is applicable for **all channels**.

PRMG's Email Etiquette: Join PRMG University to learn about proper email etiquette, and Outlook tips and tricks.

PRMG National Coaching Call: Chris Sorensen hosts a free monthly strategy session for anyone looking to grow their business as an independent originator. This training is applicable for **the Retail channel**.

PRMG Non-QM Consolidated Product Training: Join PRMG University to learn about the PRMG Non-QM Consolidated Product Training which is designed to streamline and enhance the non-QM products offering both Income Qualifying and DSCR options.

PRMG's Outlook Basics – Part I: Join PRMG University to learn the basics of Microsoft Outlook, such as the inbox, calendars, contacts and tasks manager.

PRMG's Outlook Basics – Part II: Join PRMG University in Outlook Basics Part II to learn more tips and tricks.

Radian: Join PRMG University and Radian for this training where we'll break down the mortgage banking industry and dive into commonly used income types to help both new and seasoned staff build confidence and efficiency.

Ruby Jumbo: Join PRMG University to learn about the Ruby Jumbo product, a traditional jumbo program that offers loan amounts to \$3,000,000 and LTVs to 89.99% with no MI.

Ruby Jumbo Express: Join PRMG University to learn about PRMG's Ruby Express Jumbo product which provides multiple product options using AUS findings for most documentation and requirements with LTVs to 89.99% and loan amounts up to \$3,500,000.

Silver Jumbo: Join PRMG University to learn about the Silver Jumbo product that offers competitive pricing with loan amounts to \$3,000,000, LTVs to 90% and allows both standard MI and Lender Paid MI. This training is applicable for **the Retail channel**.

Closed End Seconds Product Training: Join PRMG University for training on the Closed End Second products. This product line offers two standalone products and one piggyback and standalone product. The Closed End Second Elite and Closed End Second Expanded Access fall under non-QM and both products offer Bank Statements for Qualifying option and only allow a Standalone option (purchase and concurrent refinances not allowed).



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Temporary Buydown: Join PRMG University to learn about what Temporary Buydowns are, how they work and product requirements for using them.

Understanding Non-QM Options: Join PRMG University to understand what Non-QM products are and when they can be used and what borrowers would benefit from using these products.

Using 8x8 Phone System: Join PRMG University for a live demonstration on Using the 8x8 Phone System where we will provide resources on getting started and show a live demonstration for using the 8x8 Phone System on the computer and your mobile device. This training is applicable for **all channels**.

Using PRMG's LMS Part I: Join PRMG University to learn about the basics of the Learning Management System.

Using PRMG's LMS Part II: Join PRMG University for Using PRMG's LMS Part 2, where we will go over all of the common problems that users run into while accessing the LMS and how to solve those problems, as well as a live demo on how to navigate the LMS.

Wholesale Housing Finance Authority Products Training - Join PRMG University to learn about Submission Requirements, Best Practice and Product Overviews for Chenoa (available Nationwide), CalHFA (available in California), CHFA (available in Colorado), Florida Housing (Florida), Utah Housing (Utah) and WHEDA (available in Wisconsin) for the Wholesale channel.