

**June 11, 2020 – 9:00 a.m. CDT****Analyzing Income for the Self-Employed Borrower**

Learn how to calculate qualifying income using a cash flow analysis method. This practical, hands-on course is designed to walk the participant through a thorough analysis of self-employed borrower income by completing a full cash flow analysis. The case study includes analysis for a partnership (K-1/1065) and a corporation (1120). Participants will receive a cash flow worksheet (pdf) and a calculator (excel), which will aid in the application of their learning on the job.

Click here to register:

<https://attendee.gotowebinar.com/register/3097301572583267851>

**June 25, 2020 – 9:00 a.m. CDT****K-1 Workshop**

Calculating income for Self-Employed Borrowers is an ongoing challenge. Essent Essentials K-1 Workshop is designed to shed light on the perplexities of income analysis for Partnerships and S-Corps.

Using real world examples, participants will learn how to apply FNMA and FHLMC guidelines to the Schedule K-1, evaluate business liquidity and determine qualifying income.

Click here to register: <https://attendee.gotowebinar.com/register/3349463569297477131>

**July 9, 2020 – 9:00 a.m. CDT****Analyzing the Personal Tax Returns**

Learn how to calculate qualifying income using a cash flow analysis method. This practical, hands-on course is designed to introduce mortgage professionals to the various types of self-employed borrowers, illustrate allowable add-backs to, and required deductions from, income. Includes a step-by-step walk-through of accurate income calculation for commissioned borrowers, sole proprietors, and rental property owners. Participants will receive cash flow worksheets and access to calculation tools, which will aid in the application of their learning on the job.

Click here to register: <https://attendee.gotowebinar.com/register/2711724834954904331>

**July 23, 2020 – 9:00 a.m. CDT****Variable Income – Solving and Simplifying the When & How**

Mortgage Professionals participating in this course will learn Agency guidelines for analyzing variable income in addition to learning how to identify potential sources of variable income. With guidance from an *Essentials* facilitator, participants will practice calculating the eligible monthly qualifying income for four different variable income types. As a bonus, three commonly asked, Agency guideline questions will be answered.

Click here to register: <https://attendee.gotowebinar.com/register/8779435827929963275>

;