Comprehensive Mortgage and Real Estate Finance Training Course

05 - 09 Oct 2026

Kuala Lumpur

5200 € (Per Person)

Ref: #BI1334_228165

Course Introduction / Overview:

The dynamic world of real estate finance and mortgage lending demands a high level of expertise and a deep understanding of complex financial instruments, market trends, and regulatory frameworks. This course provides a comprehensive A-to-Z exploration of the mortgage industry, from fundamental principles to advanced risk management strategies. It is designed to equip participants with the practical skills and theoretical knowledge necessary to excel in this competitive field. Drawing on established financial theories, such as those presented by the renowned author Frank J. Fabozzi in works like "The Handbook of Mortgage-Backed Securities," the curriculum delves into the mechanics of loan origination, underwriting, property valuation, and the secondary mortgage market. Participants will gain a robust understanding of how to analyze borrower creditworthiness, assess property value, and structure financing deals that align with both client needs and institutional risk appetite. BIG BEN Training Center has developed this program to bridge the gap between academic theory and real-world application, ensuring that graduates are prepared to navigate the intricacies of both residential and commercial real estate finance with confidence and strategic insight, making them invaluable assets to their organizations.

Target Audience / This training course is suitable for:

- Mortgage Loan Officers and Originators.
- Loan Processors and Underwriters.
- Real Estate Agents and Brokers.
- Financial Analysts specializing in real estate.
- Bank Branch Managers and Credit Officers.
- Real Estate Investors and Developers.
- Compliance Officers in financial institutions.
- Portfolio Managers and Investment Advisors.
- Junior to mid-level professionals seeking to enter the mortgage industry.

Target Sectors and Industries:

- Commercial and Retail Banking.
- Real Estate Brokerage and Development Firms.
- Mortgage Banking and Lending Institutions.
- Credit Unions and Savings Associations.
- Private Equity and Investment Firms.

- Insurance Companies with real estate portfolios.
- Governmental and quasi-governmental housing agencies.
- Financial Services and Consulting Firms.

Target Organizations Departments:

- Lending and Credit Departments.
- Mortgage and Real Estate Finance Divisions.
- Risk Management and Compliance.
- Finance and Treasury Departments.
- Portfolio Management.
- Real Estate Investment and Acquisition Teams.
- Internal Audit and Control.
- Legal and Regulatory Affairs.

Course Offerings:

By the end of this course, the participants will have able to:

- Analyze the complete mortgage lending cycle from application to closing.
- Master the principles of loan underwriting and borrower qualification.
- Conduct thorough credit risk assessments and debt-to-income calculations.
- Apply various property valuation techniques and interpret appraisal reports.
- Structure both residential and commercial real estate financing deals.
- Understand the mechanics of the secondary mortgage market and mortgage-backed securities.
- Navigate the complex regulatory and compliance landscape governing the industry.
- Develop financial models for real estate investment analysis.
- Identify and mitigate common risks associated with mortgage lending.
- Evaluate the impact of economic trends and FinTech on the real estate market.

Course Methodology:

The training methodology at BIG BEN Training Center is designed to be immersive, interactive, and application-focused, moving beyond traditional lecture-based learning. This course employs a blended approach that combines expert-led instruction with hands-on, practical exercises to ensure a deep and lasting understanding of the material. Participants will engage in detailed case studies of real-world mortgage lending scenarios, allowing them to analyze complex financial situations and make strategic decisions in a controlled environment. Collaborative group workshops and team-based projects will encourage peer-to-peer learning and the development of problem-solving skills. Interactive sessions will feature financial modeling simulations, where participants can practice property valuation and investment analysis. The curriculum is structured to build knowledge progressively, with each module laying the foundation for the next. Continuous feedback from the instructor and active participation are core components of our approach, ensuring that every participant can confidently apply the learned concepts, from regulatory compliance to advanced risk management, directly to their professional roles upon completion of the course.

Course Agenda (Course Units):

Unit One: Foundations of Real Estate Finance and Mortgage Markets

- Introduction to real estate as an asset class and economic driver.
- Key players and institutions in the mortgage industry.
- Exploring different types of mortgage loans (fixed, adjustable, government-backed).
- The time value of money and its application in real estate finance.
- Understanding interest rates, Annual Percentage Rate (APR), and points.
- The structure and function of the primary and secondary mortgage markets.
- Fundamental legal frameworks and property rights in real estate.

Unit Two: The Mortgage Loan Origination and Underwriting Process

- A step-by-step guide to the loan application process.
- Comprehensive borrower qualification and the "Five C's of Credit".
- Analyzing credit reports and calculating credit scores.
- Techniques for verifying and analyzing income and assets.
- Calculating loan-to-value (LTV) and debt-to-income (DTI) ratios.
- Principles of manual underwriting and compensating factors.
- The role of Automated Underwriting Systems (AUS) in modern lending.

Unit Three: Property Valuation, Appraisal, and Investment Analysis

- Core principles and ethics of real estate valuation.
- The Sales Comparison Approach to property valuation.
- The Cost Approach and the Income Approach for valuation.
- How to read and interpret a standard appraisal report.
- Financial analysis of income-producing properties.
- Calculating Net Operating Income (NOI) and Capitalization (Cap) Rates.
- Introduction to Discounted Cash Flow (DCF) analysis for real estate investments.

Unit Four: Advanced Lending, Risk Management, and Secondary Markets

- Financing structures for commercial real estate (CRE) projects.
- An in-depth look at Mortgage-Backed Securities (MBS).
- The roles of Fannie Mae, Freddie Mac, and Ginnie Mae.
- Identifying and managing credit risk, default risk, and interest rate risk.
- Strategies for fraud detection and prevention in mortgage applications.
- Portfolio management techniques for mortgage assets.
- Understanding construction loans and other specialized financing.

Unit Five: Regulatory Compliance, Ethics, and the Future of Mortgage Lending

- Navigating key federal regulations like TILA, RESPA, and the Dodd-Frank Act.
- Upholding fair lending laws and ethical responsibilities.
- The loan closing process and understanding the Closing Disclosure.
- An overview of mortgage servicing rights and responsibilities.
- The transformative impact of FinTech on the mortgage industry.
- Exploring digital mortgage platforms and process automation.
- Course review, final case study, and strategic outlook.

FAQ:

Qualifications required for registering to this course?

There are no requirements.

How long is each daily session, and what is the total number of training hours for the course?

This training course spans five days, with daily sessions ranging between 4 to 5 hours, including breaks and interactive activities, bringing the total duration to 20 - 25 training hours.

Something to think about:

Considering the rise of FinTech and AI-driven underwriting, how might the fundamental principles of credit risk assessment in mortgage lending evolve to balance efficiency with ethical fair lending obligations?

What unique qualities does this course offer compared to other courses?

This course distinguishes itself through its holistic and integrative pedagogical approach, providing a comprehensive journey through the entire real estate finance ecosystem rather than focusing on siloed functions. While many programs may cover either residential or commercial lending, this curriculum masterfully blends both, offering participants a versatile and complete skill set applicable across the market. Its uniqueness lies in the strong emphasis on the connection between day-to-day operations, such as underwriting, and high-level financial strategy, including the functioning of secondary markets and mortgage-backed securities. The program moves beyond mere procedural training by embedding critical thinking and strategic analysis into every module. Participants do not just learn how to process a loan; they learn to think like a portfolio manager, a risk analyst, and a strategic financial partner. By integrating real-world case studies, financial modeling exercises, and a forward-looking module on FinTech and regulatory changes, the course ensures that the acquired knowledge is not only current but also provides the strategic acumen needed to anticipate market shifts and lead with confidence.