



**Pison Housing Company**  
2nd Floor, PC 1 Engineering Close  
Off Idowu Taylor Street  
Victoria Island, Lagos  
Tel: 01-279-0720; 01-279-0721  
Fax: 01-279-0722  
[www.pisonhousing.com](http://www.pisonhousing.com)

<b>April 28 - 29</b>	<b>Mortgage Underwriting Techniques</b>  Origination of mortgages: - origination and processing, affordability analysis, prequalification, customized loan plans Mortgage lending operations: international mortgage lending operations Servicing mortgage loans & funding strategies & risk management in mortgage lending Mortgage fundamentals Credit scoring Mortgage Insurance Underwriting process
<b>May 26 - 27</b>	<b>Managing Housing Finance Risk</b>  Managing Inflation through indexed mortgages in savings and primary mortgage institutions Managing Liabilities and Credit Risk Understanding the Interest Rate Risk in Mortgages Managing Capital Risk Individual customer risk profiling Understanding customer behavior Categorizing delinquency
<b>June 29 - 30</b>	<b>Alternative Mortgage Instruments</b>  How interest rate affect the housing market Understanding the mortgage payment structure Adjustable rate mortgages Reverse mortgage Growing equity mortgage Rollover Loans Graduated Payment Mortgages Shared Appreciation Mortgages Interest only mortgages

<p><b>July 28 – 29</b></p>	<p><b>Strategies for selling in falling real estate markets – selling in a slow market</b></p> <p>Strategies for slowing markets  Improvements that return the investments  Effective marketing of real estate  Marketing blunders  Selling a Home with equity against foreclosures and short sales  Examining the foreclosed and short sale comparable sales  Comparative market analysis</p>
<p><b>August 30 – 31</b></p>	<p><b>Managing risk in mortgage origination</b></p> <p>Measuring market and credit risk  Controlling risk in mortgage origination  Performance measurement analysis  Compliance and regulatory issues  Operational risk management for real estate business  Controlling operational risk</p>
<p><b>September 29 – 30</b></p>	<p><b>Real Estate Project Development and Delivery Mechanism</b></p> <p>Understanding the project schedule  Project cash flow analysis  Managing the delivery processes  Supply chain management  Failed projects and why  Successful projects and why  Commercial Due Diligence for Housing Finance &amp; Real Estate</p>



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<p><b>October 27 - 28</b></p>	<p><b>Mortgage Underwriting Techniques</b></p> <p>Origination of mortgages: - origination and processing, affordability analysis, prequalification, customized loan plans  Mortgage lending operations: international mortgage lending operations  Servicing mortgage loans &amp; funding strategies &amp; risk management in mortgage lending  Mortgage fundamentals  Credit scoring  Mortgage Insurance  Underwriting process</p>
<p><b>November 29 &amp; 30</b></p>	<p><b>Managing Housing Finance Risk</b></p> <p>Managing Inflation through indexed mortgages in savings and primary mortgage institutions  Managing Liabilities and Credit Risk  Understanding the Interest Rate Risk in Mortgages  Managing Capital Risk  Individual customer risk profiling  Understanding customer behavior  Categorizing delinquency</p>
<p><b>December 14 - 15</b></p>	<p><b>Alternative Mortgage Instruments</b></p> <p>How interest rate affect the housing market  Understanding the mortgage payment structure  Adjustable rate mortgages  Reverse mortgage  Growing equity mortgage  Rollover Loans  Graduated Payment Mortgages  Shared Appreciation Mortgages  Interest only mortgages</p>



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