

There's No Going Back

Welcome to Multi-Dimensional Connectivity



YOU-CENTRIC SOLUTIONS THAT MATTER

Genworth 
Mortgage Insurance









Let's Go Back...



80's

90's

00's

10's

Individual

Process

Technology

Communication

There's No Going Back



Multi-Dimensional Connectivity



Sorry To Go All Doc Brown On You





Sir Ken Robinson

Do Schools Kill Creativity?

>66,000,000 Views



Dan Pink

The Puzzle of Motivation

>26,000,000 Views



Amy Cuddy

Your Body Language May Shape Who You Are

>58,000,000 Views



Pamela Meyer

How To Spot a Liar

>29,000,000 Views



Simon Sinek

How Great Leaders Inspire Action

>50,000,000 Views



Robert Waldinger

What Makes a Good Life?
Lessons from the Longest Study on Happiness.

>34,000,000 Views



Brene Brown

The Power of Vulnerability

>49,000,000 Views



Shawn Achor

The Happy Secret To Better Work

>22,000,000 Views



Cameron Russell

Looks Aren't Everything.
Believe Me. I'm a Model.

>34,000,000 Views



Dan Gilbert (Not That One)

The Surprising Secret To Happiness

>18,000,000 Views



Tim Urban \ /
Inside the Mind of a Master Procrastinator
>40,000,000 Views



Chimamanda Ngozi Adichie
The Danger of a Single Story
>22,000,000 Views



Kelly McGonical ●
How To Make Stress Your Friend
>24,000,000 Views



Manoush Zomorodi 💡
How Boredom Can Lead To Your Most Brilliant Ideas
>4,000,000 Views

> 467,000,000 Views





Sir Ken Robinson

Do Schools Kill Creativity?

>66,000,000 Views

We Teach How
We Were Taught

(Training)

Win By Creating
Your Future
(Creativity) *

If Not Prepared
To Be Wrong –
Never Be Original

Education Takes Us Into a **Future** That We **Can't Predict**

Mortgage / Financial
Literacy

How We Do It

How The Market Was

Info Dump

Not Tracking, Sales,
Leadership, Creativity,
Marketing...

Survive By
Accepting and
Adapting
(Change) ^

| | |
|----|----|
| S* | W^ |
| O* | T^ |

Children Are Not
Afraid To Be
Wrong

Desire To
Remove Risk
Look At Others



Sir Ken Robinson)
Do Schools Kill Creativity?
>66,000,000 Views

Training:

New Topics — Market Tracking, Sales,
CRM Leveraging, Pipeline Management,
Public Speaking, Creativity, Leadership

Reinforce

| | |
|----|----|
| S* | W^ |
| O* | T^ |

Education Takes Us Into a **Future** That We **Can't Predict**

Websites

Robchrisman.com
Econ70.com
Homefacts.com
FHFA.gov
Remove.BG
Unroll.ME
OptOutPrescreen.com
Fiverr.com
MI.Genworth.com

Apps

Paint Tester
Name Shark
Magic Plan
Around Me
Home Snap
Plant Snap
Postagram
Videolicious
Petlas

To Do:

Every Time You Share a
Site/App with a RE Agent Ask
Them To Show You One

Google Must Have Apps for
Real Estate Agents



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Did You Predict and Plan For?

COVID19

AVMs

Current Refi Boom

iPhone

Housing Bubble of '08

MSAa

Piggyback Loans

Facebook

Life and Death of 125% LTV

Credit Scores

SISA and NINA

Paperless Mortgage

Education Takes Us Into a Future That We Can't Predict

We Can Hypothesize, Plan and Pilot

Impact of Delayed Unemployment

Forbearance Effect

Future of Conferences

Home Construction

Office Reopening

Less Face to Face

Rates

Increased Home Repairs

Home Values

Work From Home

CFPB

Change in Tech

GSE Reform

Customer Retention

I Am Watching

Technology

New Entrants

Outside the Industry

Government?



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We Teach How
We Were Taught)

How We Look Has
a Huge Impact on
Our Lives

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Education Takes Us Into a **Future** That We **Can't Predict**

How We Look Has
a Huge Impact on
Our Lives

Image is Powerful
in Perceived
Successes and
Failures



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Education Takes Us Into a **Future** That We **Can't Predict**



Image is Powerful
in Perceived
Successes and
Failures

Image Is More
Than Physical
Appearance



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Amy Cuddy

Your Body Language May
Shape Who You Are

>58,000,000 Views

Your Body
Changes
Minds -
Yours / Theirs

Working in
an Office
Promotes
Small

How We Look Has
a Huge Impact
on Our Lives

Education Takes Us Into a **Future** That We **Can't Predict**

Nonverbal
Leads To
Judgement

We Seek To
Justify Our
Judgement

Power –
Expand
Be Big
Open Up

Image is Powerful
in Perceived
Successes and
Failures



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Your Body Language May Shape Who You Are

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3 Powerful Words

“You Were Right”

Working in
an Office
Promotes
Small

Education Takes Us Into a **Future** That We **Can't Predict**

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We Seek To
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Expand
Be Big
Open Up

Inside Minds of
Powerful People -

Assertive

Confident

Optimistic

Feel They Will Win

Willing To Take Risk



Simon Sinek

How Great Leaders Inspire Action

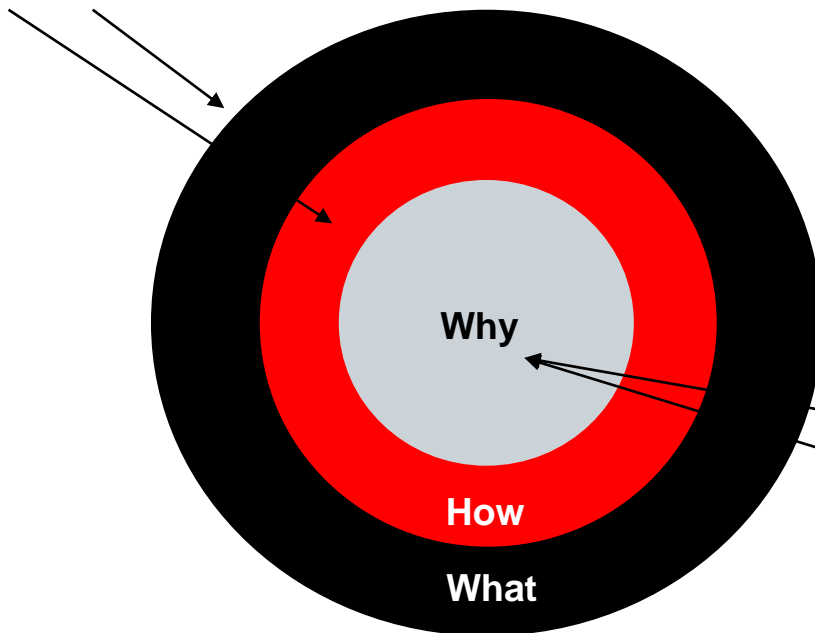
>50,000,000 Views

Children Are Not Afraid To Be Wrong

Desire To Remove Risk

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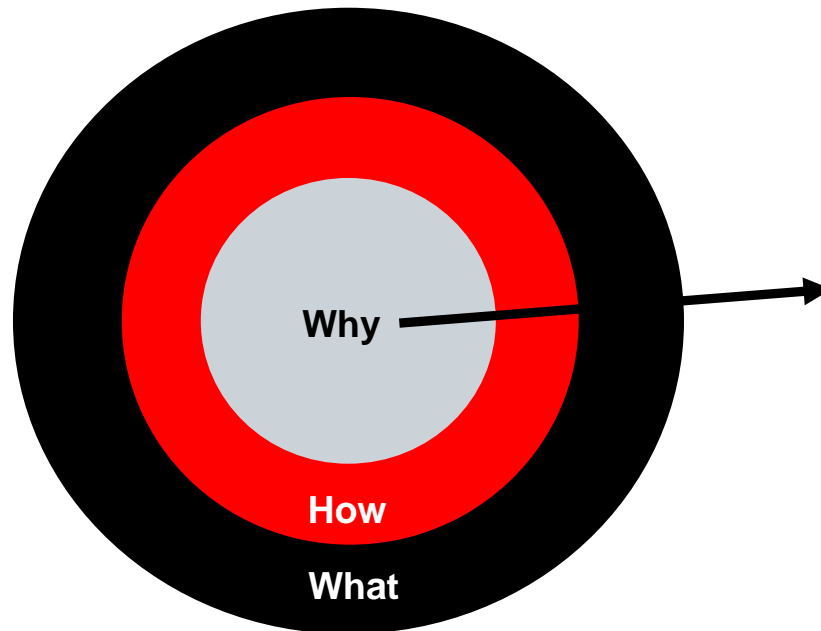


Brene Brown

The Power of Vulnerability

>49,000,000 Views

Education Takes Us Into a **Future** That We **Can't Predict**



We Are Neurologically
Wired for Connection

Connection is Why We
Are Here

Connection Gives
Purpose and Meaning to
Our Lives



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Robert Waldinger

What Makes a Good Life?
Lessons from the Longest Study on Happiness.

>34,000,000 Views

Good
Relationships
Keep Us Happier
and Healthier

Divorce is Better
Than Unhappy
Marriage

Relationships Are
Messy
No Guarantee
Happiness and Health

Education Takes Us Into a **Future** That We **Can't Predict**

Good Quality
Connections
Protect the Brain
and Help Memory

Brain Function
Declines Sooner
in the Lonely (1:5 US)

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Questions For You:

Are You Connected To Your Company / Co-Workers?

Are You Connected With Your Employees?

Do You Like Your Customers?

Can We Bicker?

How Does Technology Affect Your Relationships?

What Are You Doing To Improve Your Relationships?



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Improve Connections:

Video

Over Communicate – In The Absence of Information
Just Checking In

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Can We Bicker?

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The Happy Secret To Better Work

>22,000,000 Views

We Educate on
Issues / Creates
Negative Lens

Relationships Are
Messy

No Guarantee
Happiness and Health

Education Takes Us Into a **Future** That We **Can't Predict**

Job Success

25% IQ

75% Optimism /

Social Support /

Stress is a
Challenge, Not a
Threat

Long Term
Happiness –

10% External
World

90% Personal
Lens

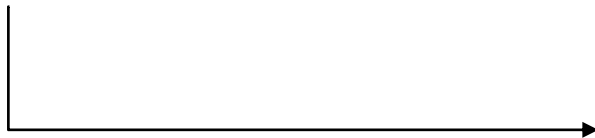


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Limited Choice –
Synthetic Happiness

Expanded Choice –
Buyer's Remorse

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Happiness Has a
3-Month Shelf Life



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Forbes

**2020 Will See 'Historic Low Level'
Of Housing Inventory**



Aly J. Yale Senior Contributor ©

Real Estate

I cover mortgage, housing and real estate.

*If I
Only*

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Kelly McGonigal

How To Make Stress Your Friend

>24,000,000 Views

● When You Change Your Mind (Lens) About Stress, You Can Change Your Body's Response



● Increased Heart Rate

OMG – My Heart Is Pounding

Yea – Extra Blood to My Brain – I'm Rising to the Challenge

Education Takes Us Into a Future That We Can't Predict

● Stress Releases Oxytocin

Motivates To Seek Support

Makes You Want to be with Others Who Care

Makes the Heart Healthier
(Stress Resilience)

Job Success

25% IQ

75% Optimism /

Social Support /

Stress is a
Challenge, Not
a Threat



Kelly McGonical



How To Make Stress Your Friend

>24,000,000 Views

Education Takes Us Into a Future That We Can't Predict

● Dealing with Stress –

You Can Meet the
Challenge

You Don't Have to Do It
Alone





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Brene Brown

The Power of Vulnerability

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We Research to
Control and
Predict

Education Takes Us Into a **Future** That We **Can't Predict**

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Challenge

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We Research to
Control and
Predict

Connection is a
Result of Authenticity

Authenticity -
Courage To Be
Imperfect
Compassion to
Self and Others

Education Takes Us Into a **Future** That We **Can't Predict**

We Find Joy,
Love and
Creativity By
Embracing
Vulnerability

We Are Neurologically
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Are Here
Connection Gives
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Vulnerability -
Do Something
With No
Guarantees



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Connection is a
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Education Takes Us Into a **Future** That We **Can't Predict**

Sense of Worthiness

What Is Your
Worth?

Without It-

What Makes
You Better
Than The
Competition?

Try to Numb

Make Uncertain Certain
(Opinion Stated as Fact)

Pretend No Effect on
Others (Ethics)

Give Your
Customer a
Sense of
Worth



Brene Brown

The Power of Vulnerability

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Pamela Meyer

How To Spot a Liar

>29,000,000 Views

Connection is a
Result of Authenticity

Education Takes Us Into a **Future** That We **Can't Predict**

Speaking on a Technical
Topic

1st Person v 3rd Person

Listen and Ask Good, Non-
Judgmental Questions

Red Flags -

Formal Language

Distance From
Subject

Qualifying
Language



Pamela Meyer

How To Spot a Liar

>29,000,000 Views



Chimamanda Ngozi Adichie

The Danger of a Single Story

>22,000,000 Views

Stereotypes Are Not
Untrue - They Are
Incomplete

Stereotypes Start at
Chapter 2 - Read
Chapter 1

Education Takes Us Into a **Future** That We **Can't Predict**



We Look for How
We Are Different –
Not How We Are
Similar

Disparate Selection



Red Flags -

Formal Language

Distance From
Subject

Qualifying Language



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The Puzzle of Motivation

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Education Takes Us Into a **Future** That We **Can't Predict**

Functional
Fixedness –
Single Story





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Stereotypes Are Not
Untrue - They Are
Incomplete

Education Takes Us Into a Future That We Can't Predict

Functional
Fixedness –
Single Story

Corporate Culture

Improvement


Why



Intrinsic Motivators –
Multi-Dimensional
Important / Interesting
Autonomy (ROWE)
Mastery
Purpose

Extrinsic Motivators –
Clear Set of Rules
and Single Solution
Narrows Focus and
Mind



Manoush Zomorodi 
How Boredom Can Lead To
Your Most Brilliant Ideas
>4,000,000 Views

Win By Creating
Your Future
(Creativity) *

Education Takes Us Into a **Future** That We **Can't Predict**

Functional
Fixedness –
Single Story

Bored -


Brain in Default
Mode



Mind Connects
Disparate Ideas

Solves Nagging
Problems




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#1 Trait for
Leadership is
Creativity - IBM

Education Takes Us Into a **Future** That We **Can't Predict**

Designed To Get Attention

Bored -

Denies Default Mode

Brain in Default
Mode

Kills Creativity

At Work –

10 Yrs Ago Shift Attention Every 3
Minutes


Today, Every 45 Seconds

Mind Connects
Disparate Ideas


Solves Nagging
Problems





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Tim Urban 
 Inside the Mind of a Master
 Procrastinator
 >40,000,000 Views

Internet / Phone
 is the Enabler of
 the Master
 Procrastinator?



#1 Trait for
 Leadership is
 Creativity - IBM

Education Takes Us Into a Future That We Can't Predict

Designed To Get Attention

Bored -

Look at the End
 and Enforce a
 Deadline

Denies Default Mode

Brain in Default
 Mode



Kills Creativity



At Work –

10 Yrs Ago Shift Attention Every 3
 Minutes

Today, Every 45 Seconds

Mind Connects
 Disparate Ideas

Solves Nagging
 Problems

Genworth Underwriting Guidelines



800 444.5664 |  | 

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LOS & CONNECTIONS

GENWORTH TOOLKIT

TRAINING

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Contract Services Underwriting

Underwriting Tips

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Rate Quote Sweepstakes

We're celebrating YOU in 2020 with opportunities to WIN BIG!

Gift cards include: Wayfair, Target, Amazon, DSW, Home Depot | Prize levels: \$500, \$250, \$100, \$50

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Underwriting
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KNOW MORE



Rate ExpressSM
Find Rates Quick

GET A QUOTE NOW



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Streamline Your Systems

LET'S GO

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Tool

OPPORTUNITIES THAT MATTER

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a YOU year!

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More



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Genworth Mortgage Insurance

Submit on Our Site

LOS Connections

PPE Quotes & Doc
Delivery

Application Forms

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LOS
Streamline Your Systems

LET'S GO

Training Tools and Information



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Live Webinar Calendar

Self-Employed Borrower Calculators

Our Trainers

That MI Guy

Training FAQs

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Innovate Underwriting

KNOW MORE



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LOS
Streamline Your Systems

LET'S GO

Training Tools and Information

Course Catalog

Topic

Genworth offers a comprehensive suite of training opportunities to boost your know-how, benefit your bottom line and ultimately best serve your borrowers. With more than 70 courses in our catalog, our team is here to help you stay up-to-date on the mortgage industry and regulatory environment. Classes are all offered at no cost to you. **Check out our new Featured Series below!**

Browse by Role

Mortgage Professional

Loan Officer

Loan Processor

Underwriter

Browse by Topic

Mortgage

Featured Series and

New

Due to various internet browser versions, please download and save PDF before entering data. Please note, calculators are updated periodically.

| | | | | | |
|--|---|--|--|--|---|
| | Fannie Mae Form 1084 Calculator (2018-2019) Calculate and analyze cash flow to help you complete Fannie Mae form 1084. <small>UPDATED</small> | | Freddie Mac Form 91 Calculator (2018-2019) Quick reference guide and income analysis for Freddie Mac Form 91. <small>UPDATED</small> | | Freddie Mac Form 92 Calculator (2018-2019) Form 92 Net Rental Income Calculations – Schedule E. <small>UPDATED</small> |
| | Schedule Analysis Method (SAM) Calculator (2018-2019) Calculate qualifying income from tax returns. <small>UPDATED</small> | | Rental Income Calculator (2018-2019) Assists in calculating rental income from IRS form 1040 Schedule E. <small>UPDATED</small> | | Current Ratio – Liquidity Calculator (2018-2019) Calculate working capital liquidity against current liabilities. <small>UPDATED</small> |
| | Quick Ratio – Liquidity Calculator (2018-2019) Calculate an organization's liquidity against current liabilities. <small>UPDATED</small> | | Fannie Mae Rental Guide (Calculator 1037) Use this worksheet to calculate qualifying rental income for Fannie Mae Form 1037 (Principal Residence, 2- to 4-unit Property) | | Fannie Mae Rental Guide (Calculator 1039) Calculate qualifying rental income for Fannie Mae Form 1039 (Business Rental Income from Investment Property) |
| | Fannie Mae Form 1088 Cheat Sheet (2017-2018) Use this quick reference guide for Fannie Mae's Comparative Analysis Form (Form 1088) | | Fannie Mae Comparative Analysis Form 1088 (2017-2018) Calculate increases/decreases in gross income, expenses and taxable income. | | Income Calculation Worksheet Use this form to calculate income. <small>UPDATED</small> |

LIVE WEBINAR
CALENDAR

Self-Employed
Borrower Tools

Income Calculation Tools
and Reference Guides

Recorded
webinars

Explore and watch
on your time!

Additional MI Site Information

What's New

- Forbearance & Deferrals
- It's a YOU year!
- April Training

It's a YOU year!

Rate Quote Sweepstakes

We're celebrating YOU in 2020 with opportunities to WIN BIG!



Self-Employed Borrower Tools

Valuable income calculation tools and reference guides for calculating self-employed borrower income.



Schedule Analysis Method (SAM) Calculator (2018-2019)



Rental Income Calculator (2018-2019)



Fannie Mae Form 1084 Calculator (2018-2019)



Freddie Mac Form 91 Calculator (2018-2019)



Freddie Mac Form 92 Calculator (2018-2019)

[More Tools](#)

Homebuyer Education

Let's help first-time homebuyers prepare for buying a home. Your no-fee resource!



Master Policy Agreement

Partner with us. A master policy agreement is the first step to submitting MI loans to Genworth.

[GET STARTED](#)



Contract Services Agreement

Offset fixed underwriting costs as you adjust to the latest industry demands! Request a contract services underwriting agreement.

[GET STARTED](#)

Genworth MI Community



Genworth MI
@GenworthMI

The Genworth Office and Action Center will be closed on Friday, April 10, 2020 for Good Friday. Have a safe weekend!



STAY CONNECTED



Find My Sales Representative

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William Jackson
Account Manager
919 306.5348 | William.Jackson@genworth.com

[MORE](#)



Vann Holland
Inside Sales Representative
919 846.4269 | Vann.Holland@genworth.com

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- **Your Local Genworth
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- **Your Genworth Sales
Representative**

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Steve Richman as That MI Guy

www.facebook.com/ThatMIGuy



Join our very own *That MI Guy*, Steve Richman, as he begins his Facebook journey. And, be sure to 'like' the page to keep up with all of Steve's musings.

Contact Info

Steve Richman

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919 870.2519

Please Join Me –

LinkedIn: www.linkedin.com/in/steverichman

Facebook: www.facebook.com/ThatMIGuy

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