



ARC Confidential – February 2016

ARC Education

On the eve of our 30th Anniversary, ARC takes pride in our commitment to the mortgage lending industry. This comes with a responsibility to inform and educate our staff and clients. Our years of dedication, and the longevity of our staff (*a nice way of saying we are all getting older and have been doing this a long time*) have helped us become known as experts in our field.

Real Estate School

ARC has been a licensed Real Estate school since 2007. We offer continuing education to Realtors in Washington, Oregon, and Hawaii.

We have developed two classes: “**Credit IQ**” and “**Understanding Credit Reports and Appraisal Comparables**”. Clients have access to these classes and our instructors for internal training, and continuing education classes for Realtors. These courses are taught by FCRA and Appraisal Institute certified instructors who work for ARC and have over 60 years combined experience.

Credit IQ

This 3-4 hour course begins with a group exercise to understand how credit affects FICO scores. After learning the basics of credit reports and FICO scores, we discuss in detail items that can slow or stop the mortgage loan process - short sales versus foreclosures; how inquiries may impact FICO scores; how to establish new credit; and using non-traditional credit; and avoiding credit repair scams

Understanding Credit Reports and Appraisal Comparables

This 4 hour course gives Realtors an in-depth analysis of how to read a credit report; improve FICO scores; how appraisers determine property values; danger signs on an appraisal; and appraisal compliance. The class includes group activities analyzing credit reports, appraisals, and comparable sales. Students will be encouraged to participate by asking questions and sharing their experiences.

Live Training and Webinars

ARC provides education to your loan officers and operations staff on several industry topics related to credit reporting; credit scores; and appraisal management. We offer these via webinar; or live at sales meetings; conferences; and lunch & learn sessions. Sessions can be customized from 15 – 90 minutes. Some of our recent discussions include –

- “Are All Credit Scores Alike?”
- “Ten Things You Never Want to See on an Appraisal”
- “Key Factors that Affect FICO Scores and How to Improve FICO Scores”
- “Understanding Comparable Sales for Appraisal”

CUNA Lending School

ARC is proud to participate in CUNA’s 2016 Lending School on April 25-28 2016 In San Antonio. We will deliver two sessions along with our colleague Robert Olsen from Aldrich & Bonnefin, PLC –

[Credit and FICO Score IQ](#)

[Legal and Compliance Issues in the Use of Consumer Reports and FCRA](#)

<http://events.cuna.org/crml/crml-home>

Learn More

To learn more about ARC’s educational outreach please contact your Account Manager or contact us at 1-800-992-1058.