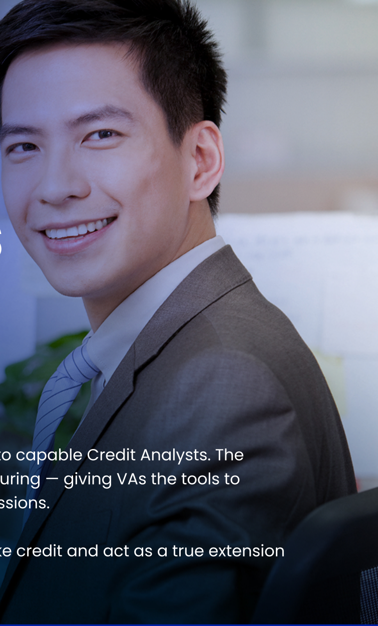

The Outsourcing Experts

MB Credit Analysis

Upskill your Loan Processor into a credit-ready strategic partner.

Course overview and benefits

This part-time program is designed to elevate experienced Loan Processing VAs into capable Credit Analysts. The training focuses on risk awareness, lender policy interpretation, and scenario structuring — giving VAs the tools to prepare stronger files, flag risks early, and support brokers with credit-ready submissions.

Through real-world file analysis and ongoing coaching, your VA will learn to think like credit and act as a true extension of your broker team.

Course aims and learning outcomes

By the end of the training, participants will be able to:

- Assess borrower risk and identify red flags in a file.
- Verify and interpret PAYG and self-employed income documentation.
- Understand lender servicing models, buffers, and DTI limits.
- Match loan scenarios to appropriate lenders and policy conditions.
- Write structured, credit-ready submission and escalation notes.
- Support brokers in pre-submission decision-making and file quality control.

Training includes

- Credit structuring principles and submission logic.
- Income analysis for PAYG and self-employed applicants.
- Credit report interpretation and risk profiling.
- Lender servicing calculators, policy buffers, and exceptions.
- Scenario walkthroughs including high DTI, credit issues, and complex structures.
- Drafting submission notes with clear rationale and mitigants.
- Real-world case files and credit memo development.
- Ongoing coaching during live file scenarios.

Course delivery method and duration

- The program runs part-time over 4 months, with 2 hours of training per day (approx. 160 hours total).
- Training is self-guided with trainer support, supported by weekly virtual sessions.

INTRODUCTORY
2026
PRICE

$450 per month for 4 months

Includes all sessions, coaching, and case reviews

Pre-requisites
This course is available to staff members with at least 6 months of industry experience