



Mortgage and Home Finance Course: Affordability, Underwriting and Servicing

25 – 29 January 2027

Dubai - Five-star CBD venue



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Ref: 1412_23519 **Date:** 25 – 29 January 2027 **Location:** Dubai - Five-star CBD venue **Fees:** 19500 SAR

Introduction:

Mortgage and home finance, covering affordability, underwriting and servicing, is the subject of this 5-day course for staff in mortgage sales, credit underwriting, lending operations and portfolio risk, ending with an Underwritten Home Finance Case File. Lenders lose money when debt burden is understated, property values are accepted without challenge, title and security gaps surface after disbursement and arrears are handled late. Nominees already originate, assess, process or monitor home finance applications, and the course is taught through case studies using borrower files and valuation reports. CoreConcept Training Center delivers this mortgage and home finance course.

Course Objectives:

- Compare conventional mortgage types with murabaha, ijara and diminishing musharaka home finance structures and match each to customer needs
- Calculate debt burden ratios and stressed instalments from verified income and decide whether an application is affordable
- Set loan-to-value limits from valuation evidence and challenge weak property valuation reports
- Prepare a credit memorandum that records the underwriting decision, approval conditions and title and security checks before disbursement
- Handle servicing, arrears, refinancing and early settlement cases while treating home finance customers fairly
- Monitor mortgage portfolio KPIs and explain how pricing and funding, including securitisation, shape home finance terms

Target Audience:

- Staff who advise customers on home finance products and take applications
 - Staff responsible for assessing affordability and recommending credit decisions on home finance
 - Staff who process approvals, title checks and disbursement of home finance
 - Staff who service mortgage accounts and handle arrears and early settlement requests
 - Staff who monitor residential mortgage portfolio quality and report its KPIs
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Course Outline:

Day 1: Home Finance Market, Product Types and Fair Treatment

- Home Finance Market Map of Lenders, Developers and Brokers
- Conventional Mortgage Types Fixed, Variable and Hybrid Rate Loans
- Murabaha, Ijara and Diminishing Musharaka Home Finance Structures Compared
- Fair Treatment and Pre-Contract Disclosure for Home Finance Customers
- Current-State Review of the Mortgage Unit Credit Policy

Day 2: Affordability, Valuation and the Five Cs of Underwriting

- Five Cs of Credit Applied to Home Finance Applicants
- Debt Burden Ratio Calculation and Stressed Instalment Testing
- Income Evidence for Salaried, Self-Employed and Pensioner Applicants
- Loan-to-Value Limits Using the Lower of Valuation and Price
- Property Valuation Report Review and Comparable Evidence Challenge

Day 3: Underwriting Decision, Title Checks and Disbursement Operations

- Credit Scorecard Output Versus Underwriter Judgement and Overrides
- Credit Bureau Report Reading and Existing Account Conduct
- Credit Memorandum and Approval Authority Matrix for Home Finance
- Title Deed, Mortgage Registration and Property Insurance Checks
- Origination-to-Disbursement Workflow With Maker-Checker Controls

Day 4: Servicing, Arrears, Pricing and Mortgage Portfolio Risk

- Mortgage Servicing Tasks Instalment Collection, Rate Resets and Statements
- Arrears Buckets, Collections Strategy and Payment Rescheduling Options
- Refinancing, Balance Transfer and Early Settlement Rebate Calculations
- Home Finance Pricing From Funding Cost, Risk Margin and Securitisation
- Mortgage Portfolio KPIs Delinquency Roll Rates, LTV Bands and Vintages

Day 5: Case Study Underwriting and Structuring a Home Finance Application

- Case Applicant File Review of Income, Debts and Bureau Data
 - Case Debt Burden Ratio and Stressed Affordability Calculation
 - Case Product Choice Between Murabaha, Ijara and Diminishing Musharaka
 - Case LTV, Title and Security Conditions Before Disbursement
 - Underwritten Home Finance Case File Completion and Credit Committee Challenge
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Skills You Will Gain:

- Affordability Assessment
- Debt Burden Ratio Analysis
- Valuation Report Challenge
- Islamic Home Finance Structuring
- Home Finance Credit Recommendation
- Disbursement Control
- Arrears Case Handling
- Mortgage Portfolio Monitoring

Why Attend This Course:

- Deliver an Underwritten Home Finance Case File to the credit manager or mortgage committee as a reference for future approvals
- Decide whether to approve, decline or restructure a home finance application with affordability, LTV and title evidence in hand
- Avoid disbursing against unverified income, inflated valuations or unregistered security
- Share debt burden, LTV and arrears checklists with sales, operations and collections colleagues

Conclusion:

Back at work, the participant hands the credit manager or mortgage committee an Underwritten Home Finance Case File containing the affordability and debt burden workings, the LTV and valuation review, the chosen product structure, title and security conditions and the credit recommendation. The unit can use it as a reference standard when approving new home finance applications and when training new underwriters. After its first live use, the unit should compare the file's assumptions with early arrears, valuation exceptions and disbursement delays, and update its checklists accordingly.

Frequently Asked Questions FAQ:

What should participants know before a mortgage and home finance course?

Participants should already work on home finance applications, accounts or portfolio reports and be comfortable with basic percentage calculations. No modelling skills are needed. Bringing anonymised examples of their own unit's application forms or policy limits helps them relate the case work to daily tasks.

How does a mortgage and home finance course differ from a loan documentation or securitisation course?

It follows a single home finance application and account from enquiry to settlement, centring on affordability, valuation, underwriting and servicing. Loan documentation courses go deep into corporate facility agreements, and securitisation courses into pooling and tranching, which this course touches only as funding context.

How does diminishing musharaka work in mortgage and home finance?

The financier and the customer buy the home jointly; the customer rents the financier's share and buys it in units over time until that share reaches zero. If the customer defaults, sale proceeds are split by each party's current share.

What does a participant take back from a mortgage and home finance course?

Each participant takes back an Underwritten Home Finance Case File with debt burden and stressed affordability workings, an LTV and valuation review, a product structure choice, title and security conditions and a credit recommendation ready for committee.