



**Understanding Self-Employed
Borrowers and Tax Returns
2 Locations!**
Thank you to Arch MI & MGIC!

MGIC

**Wednesday, March 21st
Middlesex Savings Bank, Westborough, MA
Program: 9:00 AM – Noon**

Join Mary Ellen MacInnis in this comprehensive training session, you will learn how to review personal tax returns and schedules focusing on Sole Proprietor (Schedule C), unreimbursed expenses(2106), and rental properties(Schedule E); understand recurring vs. non-recurring loss; review Corporate, S Corp, and Partnership returns; increase efficiency in processing and underwriting self-employed borrower loans and understand documentation requirements, acceptable income and underwriting criteria.



**Friday, April 13th
Franklin American Mortgage, Middleton, MA
Program: 9:00 AM – Noon**

Enhance your understanding of self-employed borrowers and develop an understanding of the components of business tax returns. Allowable add-backs and required deductions will be discussed, and we'll demonstrate how to calculate income from various business structures, introducing you to the Arch MI Tax Return Analysis Calculator (AMITRAC), the industry's most user-friendly Schedule Analysis form.

Cost per program: \$50 MMBA Members / \$95 Non-Members

Registration Form for Tax Return Analysis: **March 21st (Westborough)** **April 13th (Middleton)**

Name: _____

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Telephone: _____ Email:* _____

Charge to **AMEX** **MasterCard** **Visa**

Card Holder Name (please print): _____

Card #: _____ Expiration Date: _____

Cardholder Name (Print) _____

Mail Check Payment to: MMBA, 185 Devonshire Street, Suite 703, Boston, MA 02110 / Phone (617) - 570-9114

Email registration form to: jenn@massmba.com