

Course Title: Section 184 Indian Loan Guarantee Program

There are two discrete sections to this course.

In the first, the brokers will learn about the history of relations between NM Indian Tribes and the Federal Government. Current Federal Policy establishes and supports the need for the Section 184 program. An explanation of traditional land control and usage on Indian Reservations will broaden the Broker’s understanding of land issues on NM Trust lands. The history of developing a mortgage program and a residential lease for trust land transactions will be covered. Possible broker participation in tribal housing programs will be explored.

Next, brokers will learn how the program was expanded to off-Reservation land in NM and now is available state-wide on fee simple transactions. Borrower eligibility and approval is detailed. Lender partners are discussed, including both local and national lenders who participate. Ways to market the program and expand their business with the Section 184 loan will also be developed.

Learning Objectives (See attachment on Bloom’s Taxonomy and Learning Levels)

Learning Level	Learning Objective
Insert Level (Words or Or Numbers)	Insert corresponding learning objective
Knowledge	Identify the Section 184 Loan Program objectives and buyer eligibility
Understand	Reasons for the Section 184 Loan Program and Advantages for homebuyers
Apply	Uses knowledge of Section 184 Loan Program in daily business to expand opportunities for homebuyers
Analyze	Why program can expand business
Evaluate	Best practices of Section 184 Loan expansion for business
Create	Marketing program for Section 184 Loan on and off Reservation

The following will be the means used in assessing whether the Learning Objectives have been met (Pre and posttest, Q&A etc.)

Q & A will be used throughout but especially at wrap-up and review to assess the success of the training.

Timed Outline: Describe in detail the components of the course by breaking it down into subject matter areas of no greater than 15 minutes. What will be the method of instruction or teaching technique used for each area (lecture, slides, group activities, videotape etc.)

Length in Time (15 min.)	Teaching Technique	Subject Matter Segment and Description
0-15 Mins	Lecture, PowerPoint, Slides	Introduction to program, advantages, and history of Federal Policy regarding Tribes and Reservations
15-30	Lecture, PowerPoint, Slides, Q & A,	Land ownership on Tribal Lands and purpose of Section 184 Loan Program
30-45	Lecture, PowerPoint, Slides	184 Expansion to Fee Land. Partnerships and Opportunities of tribal and fee lands
45-60	Lecture, PowerPoint, Slides, Q and A	Roles in Sales and 184 Program Development
60-75	Lecture, PowerPoint,	Pre-Qualifying
75-90	Lecture, PowerPoint, Slides, Discussion	Lender Selection and Referral; use of Mortgage Finance Authority Funds
90-105	Lecture, PowerPoint, Slides, Q & A	Underwriting and Closing
105-120	PowerPoint, Slides, Q and A	Discussion, Review of key points, Program benefits