



Up to 70% Subsidies &  
SkillsFuture Credit Eligible



Accredited by the  
Institute of Banking and  
Finance (IBF)



Top Trainers who are  
Veterans in their Fields



# Mortgage Management Programme

All you need to know about purchasing real estate in Singapore

## Course Overview

This 15-hour course is perfect for anyone who is considering purchasing a home or interested in learning more about the mortgage process in Singapore. It is ideal for first-time home buyers who may be unfamiliar with the terminology and requirements associated with obtaining a mortgage.

By providing a comprehensive overview of the mortgage process and equipping participants with the tools to make informed decisions, this course can help individuals confidently navigate the home-buying process.

Whether you are in the early stages of considering a home purchase or actively searching for a property, this course is an essential resource for understanding mortgages and securing the right financing for your needs.



## Course Highlight (Learning)

- **Gain a Comprehensive Understanding** - Our curriculum covers all aspects of the mortgage process
- **Factors of Property Valuation** - Learn what factors affect the value of a property
- **Learn from Industry Experts** - Experienced instructors with a real-life experience in the mortgage advisory field
- **Avoid Mortgage Penalties** - Understand when penalties are incurred and the possible escape clauses
- **Find the Best Way to Finance Your Home** - Understand how to evaluate mortgage options and calculate payments
- **Loan Structuring** - Learn how to choose the best type of loan for your situation and how to pay it off in a timely and feasible manner

**Modes of delivery:**  
Zoom

**Duration:**  
15 Hours

# Course Outline



## 1. Introduction to different Residential Properties

- Manner of Holding a property

## 2. Valuation

## 3. Customer Requirements

## 4. Interest Rates

- Penalties of Mortgage Loans
- Escape clause for such penalties

## 5. Taxation of client in property purchase

- Property Tax
- Buyer Stamp Duty
- ABSD Remission

## 6. Understanding Loans

- HDB Home Loan vs Bank Loans
- Legal and valuation fees

## 7. Basic Loan Structuring

- Purchase Breakdown
- MSR
- Income
- IWAA
- TDSR

## 8. Sales Process on client journey

## 9. AIP and eligibility calculation

## 10. Refinancing savings calculation

## 11. Loan application & list of documentation required

## 12. Loan Structure Worksheet

## 13. Loan Acceptance

## 14. Loan Engagement



# Course Developer



**Colin Lim**

Colin began his career as an engineer with a manufacturing firm. After honing his analytical skills, he moved into finance where, during his time with two major foreign banks, he worked as a mortgage banker and a relationship manager that specialised in wealth management.

He currently oversees a team of mortgage advisors and has helped homeowners finance more than a total of SGD\$1 billion worth of property.



## Audience/Pre-requisites

### **Audience:**

- First-time Home Buyers in Singapore
- Those interested in Real Estate Investments
- Anyone interested in learning more about the Mortgage Process in Singapore

### **Pre-requisites:**

- Basic reading and writing skills
- Basic computer skills

## Training Provider



**Wealth Design Studio is a learning platform where we encourage individuals from all walks of life to invest in themselves and their future.**

This course has been accredited under the Skills Framework for Financial Services and is eligible for funding under the IBF Standard Training Scheme (IBF\_STS), subject to all eligibility criteria being met.

Participants are advised to access the suitability of the course and its relevance to his/her business activities or a job roles.

The IBF-STS is available to eligible entitled and individuals based on the prevalent funding eligibility, quantum and caps. IBF-STS provides up to 70% course fee subsidy support for direct training costs subject to cap of \$3,000 per candidate per course subject to all eligibility criteria being met.

# FAQs

## Course Fees & Fundings

Full course fee \$2,180 (GST Inclusive)

### Individual Sponsored

Singaporeans Age 40 & Above	After Course Fee Subsidies: \$780
Singaporeans Age 21-39 & PRs	After Course Fee Subsidies: \$1,180

### Up to 70% Subsidies Support

- Singapore Citizens aged 40 years old and above will be eligible for 70% co-funding of direct training costs.
- Singapore Citizens 21-39 years old and PR will be eligible for 50% subsidy

### SkillsFuture Credit Eligible

- Singaporeans may use their SkillsFuture Credits to offset remaining post-subsidy

#### 1. When do courses take place?

Classes take place over a period of 2 days, from 9am-6pm. Check the Course Schedule for more information.

#### 2. How are lessons conducted?

Are there in-person lessons? At this time, lessons are conducted solely online, via Zoom. However, in-person lessons may be conducted at a later date.

#### 3. What is the maximum headcount per class?

Each class is capped at 20 pax