

Morf Playbook™ Social Training Platform Easy. Fast. Fun.



- **MORF PLAYBOOK™** transforms enterprise compliance training for global businesses with distributed and mobile workforces
- **MORF PLAYBOOK™** delivers mission-critical online training on mobile devices or desktops.
- **THREE MINUTE** mini-lessons optimize complex concept mastery
- **VIRTUAL COACH** supports end user engagement, helps users level up upon concept mastery while reinforcing retention and augmenting remediation
- **SMART DATA ANALYTICS** provide employers with insights into auditable employees' training performance
- **GUIDED BUILT-IN AUTHORING with AUTOMATIC GAMIFICATION** for rapid content creation, expert validation tracking and deployment
- **16X FASTER** to author and deploy content than typical Learning Management Systems
- **PLATFORM LIBRARY** of public courses certified by vertical legal experts available at a Pay-Per-Use
- **PATENTED CLOUD PRODUCT** available anytime, anywhere and sold as monthly per user subscription

Training Delivers Value Beyond Best Practices...

Training is the Foundation of Our Profession.

New Loan Officer Training
Companies today are looking to train their new loan officers. The NMLS Pre-licensure courses are focused on regulatory compliance and not the real world requirements of being an originator. That is why we are working with America's Mortgage Institute to bring **their** comprehensive Loan Officer School to your staff online in the Morf Playbook™ system. New LO's can access the training online. Find out more at the Morf Partner Portal or turn the page.

Reasons to Choose Morf Playbook™ For Training Your Teams



The Morf Platform includes access to the compliance courses in our partner portal. Each course is written and vetted by compliance professionals, attorneys and education specialists and reviewed by Mortgage Compliance Partners. Each course is approximately 30 – 45 minutes and will include an exam at the end of the course.

Core Compliance Course List

TRID Training

New Loan Officer Training

Sexual Harassment in the Workplace

Diversity in the Workplace

Anti-Money Laundering (AML)

Advertising Compliance

Fair Lending Overview

Equal Credit Opportunity Act — Regulation B

Ethics in Lending

Fair and Accurate Credit Transactions Act (FACTA)

Fair Credit Reporting Act (FCRA)

Gramm-Leach-Bliley (GLB) Privacy Act

Home Mortgage Disclosure Act — Regulation C

The Homeowners Protection Act (HPA)

Initial Disclosures

Mortgage Acts and Practices – Advertising

Real Estate Settlement Procedures Act (RESPA)

Red Flags Rule

S.A.F.E. Mortgage Licensing Act

Service members Civil Relief Act (SCRA)

Security and Consumer Privacy Protection

Truth in Lending Act — Regulation Z

Unfair Abusive, Deceptive Act and Practices —

UDAAP – What is the Difference between UDAP and UDAAP.

Morf Partner Portal

Companies in the mortgage banking industry need to have a content learning management system. However; having a training team in place to develop and implement the training is hard. That is why we have created the Morf Partner Portal. We have partnered with the best training, compliance companies and experts to bring you training at your fingertips. Simply shop our Partner Portal and select the courses or bundles you want. All courses are purchased based on the number of users so you are only paying for what you need. All courses are then loaded into your Morf Playbook Platform making it simpler for your employees to complete an entire training plan. Simple solutions for your training needs.

Demand for Training Accelerates as New Rules Take Effect

Mortgage sector training and SVP e-Learning at Morf Media, Ginger Bell, commented that mortgage lenders know they need to show compliance or face costly penalties and more.

“As the American housing market continues to recover and the banking business gains firmer footing, the CFPB is sharpening its oversight,” said Bell. “TILA-RESPA, a consumer protection measure, is just one of the new mandates. One of the biggest misunderstandings is the rule impacts only two documents but its 1,888 pages and 850 citations, a rule of this magnitude is considered a game-changer.”

As a mortgage industry professional you are committed to building high quality long lasting relationships based on service excellence and expertise. The rapidly changing and tightening regulatory environment brings new challenges even as you read this.

Sales training, compliance training, Millennial training can be a game changer. And training can also be engaging and fun. That’s why we’ve developed Morf Learning with industry training experts. For the first time, training can be done anytime, anywhere on a mobile device or online.

Our mission is to help you perform at your best with expert training content that’s fast, fun and easy to do. That’s how Morf Learning is shaping the future of training for companies like yours.

We offer a library of partner content loaded onto our secure, platform. It’s easy to purchase on a subscription basis, easy to roll out—we do all the management on the backend and best of all Morf Learning is easy to use.



“Morf Playbook is exciting to us for two primary reasons; one it is a new method to deliver training in a fun, engaging and interactive way and two, it provides us with a means to quickly develop, change and provide training to a mobile client base. This is critical now more than ever given the implementation of the new TILA/RESPA integrated disclosure next year.”

Susan King, VP Strategic Accounts, Fidelity Nation Financial Company of Oregon

Many of the nation’s top mortgage firms are in pilot with Morf Playbook



“I trust you will contact me or any of our team to answer your questions about our platform, our growing library of certified courseware and for partner opportunities. I look forward to doing business with you to turn compliance training into playbooks for serious business.”



Eduardo Cervantes
CEO Morf Media

Morf Media MANAGEMENT

INDUSTRY EXPERTISE



MR. EDUARDO CERVANTES
CEO AND PRESIDENT

Eduardo has led three successful exits. He has managed large and small Cloud and Mobile companies in the US and Europe and provided excellent return to his venture investors. He started his career in M&A with Goldman Sachs and has led technology companies for 18 years.



MS. ANGELA BAZIGOS
**CHIEF COMPLIANCE OFFICER AND
 HEAD OF Mortgage Industry**

Honored by Stanford Who's Who Registry for contributions to the Mortgage Industry, Angela has more than 35 years of experience working with Mortgage Industry companies around the world. Most recently Bazigos was chief compliance officer (CCO) for Nexcyon Pharmaceuticals, Inc. Prior to that she was CCO for Prime Genomics, and held executive roles at Incyte Genomics, Roche and Counsyl among others.



MR. RUDIGER DIEZMANN
CHIEF TECHNOLOGY OFFICER

Rudi is one of the top software technology experts in the Silicon Valley, having served as Director of Development for Apple Corporation, CTO at Success Factors, Development Director at Adobe Systems, VP of Engineering at CyberArts, and head of technology at several successful Silicon Valley start-ups.



MS. GINGER BELL
SVP OF ELEARNING

Ginger is a renowned education specialist in the mortgage banking industry with more than 25 years experience delivering mission critical training and compliance training. Ginger has been awarded the Presidential Award by both the California and the Oregon Association of Mortgage Professionals for her commitment to bringing quality education to the banking industry.



MR. ROY HANIF
CHIEF REVENUE OFFICER

Roy is an entrepreneur who has launched numerous ventures in Silicon Valley and elsewhere. He has been a part of many successful enterprises, including such notable companies as Oracle Corp., Cisco Systems, PeopleSoft, NC International, Telenor M2M, and most recently, exiting OneDrum, which was acquired by Yammer.



MS. HEIDI WIELAND
VP OF MARKETING

Heidi is an established tech marketing pro with start-up and blue chip experience with companies like AOL (with HP and Apple), 3Scale, Mesagraph (acquired by Twitter Europe) and DataPop (acquired by Criteo), Expertcity/GoToMyPC/ GoToMeeting and Citrix. She is a strategist who gets things done with metrics-driven brand, customer and leadership marketing.

MORF MEDIA EXPERT ADVISORY



DR. ARTHUR BIENENSTOCK
STANFORD UNIVERSITY PROFESSOR

Arthur is a Professor of Applied Physics, Materials Science and Photon Science at Stanford University. He is a policy advisor for The Association of American Universities.

Arthur is also the Special Assistant for Federal Research Policy to the President of the United States.



YU-KAI CHOW
LEADING GAMIFICATION EXPERT

Yu-Kai is rated #1 Gamification Guru in the world by Leaderboard. He is a frequent Gamification speaker at Stanford University, Google, UCLA, and the Danish Innovation Center.

Yu-Kai is the creator of the complete Gamification Framework: Octalysis which is now classical reading on the subject.