

## AAMG Loan Administration Corporate Training Overview

The Training and Development (T&D) department is dedicated to you and your ongoing skills advancement. We believe the success of each ABN AMRO line of business results from competent professionals who meet, then exceed performance goals.

We are here to help you enhance your job performance, expand your knowledge, increase your skills and ultimately advance your career. To ensure our courses and resources meet the needs of the company and the individual, T&D utilizes a *performance consulting* approach to:

- Assess critical skill needs
- Reach consensus with management on priorities and expected outcomes
- Identify appropriate development options
- Implement agreed solutions

To develop employees' skills and leverage the company's goals, we provide:

Performance Consulting—Relationship Managers work with senior managers to correlate business objectives and people performance with the courses necessary to achieve objectives. Working as a development team, Relationship Managers and T&D managers:

- Identify then necessary skills and training individuals need to reach line of business goals.
- Develop and deliver curriculum to match necessary skills and training.
- Use appropriate measurement tools for accurate feedback and recommendations to business units on skill gaps, training needs and transfer of training.

Corporate Learning—Corporate Learning Consultants support employee professional development through integrated performance solutions. Working in partnership with Relationship Managers, and clients to pinpoint business objectives and provide appropriate solutions that meet business-related needs. Integrated solutions focus on:

- Communication
- Management development
- Leadership development
- Professional skill development

E-Learning—E-Learning Consultants work with other areas within T&D to create learning solutions such as:

- Design, develop and implement Interactive multimedia training, electronic performance support systems and web-based training that target specific skills gaps.
- Source and evaluate effective and cost efficient e-learning solutions.
- Evaluate and implement appropriate delivery methods (e.g., CD-ROM, intranet, LAN, blended, etc.).
- Integrate elearning as a component of an overall learning solution.

*As you read the following pages, please keep in mind that all employees must take the core-required courses in addition to position-required courses. If you are not aware of the courses required for your position, please ask your supervisor or manager for a complete list.*

Your Training and Development department posts a quarterly course calendar. To find out where calendars are posted in your building, please refer to the Calendar Postings page in this packet. *It is your responsibility to enroll in core-required courses and position-required courses when they are offered.* An enrollment form is provided in this packet; please copy the form as needed. Enrollment forms are also available online. Send the form to T&D via interoffice mail, and keep a copy of each course enrollment for your records. The following is mandatory for successful enrollment:

- Your department manager's signature is required, and
- You must enroll at least one week before the start of the course

Finally, as you review the following material, we hope you will identify training solutions that although not required for your position, will help you in your career development. This packet was created to give you a complete picture of all T&D opportunities. However, if after reviewing this material you have additional questions or suggestions, please let us know.

## Meet Your Trainers

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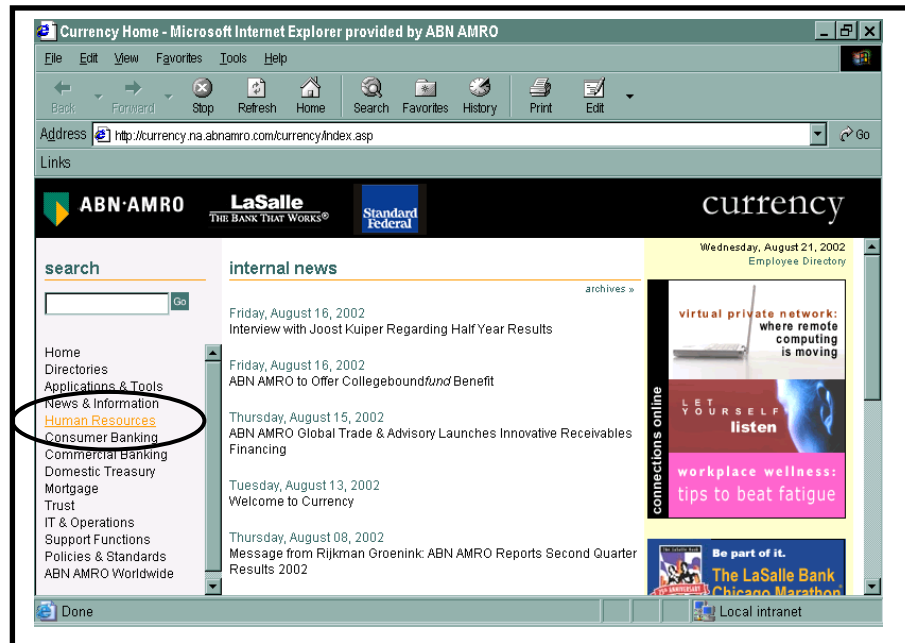
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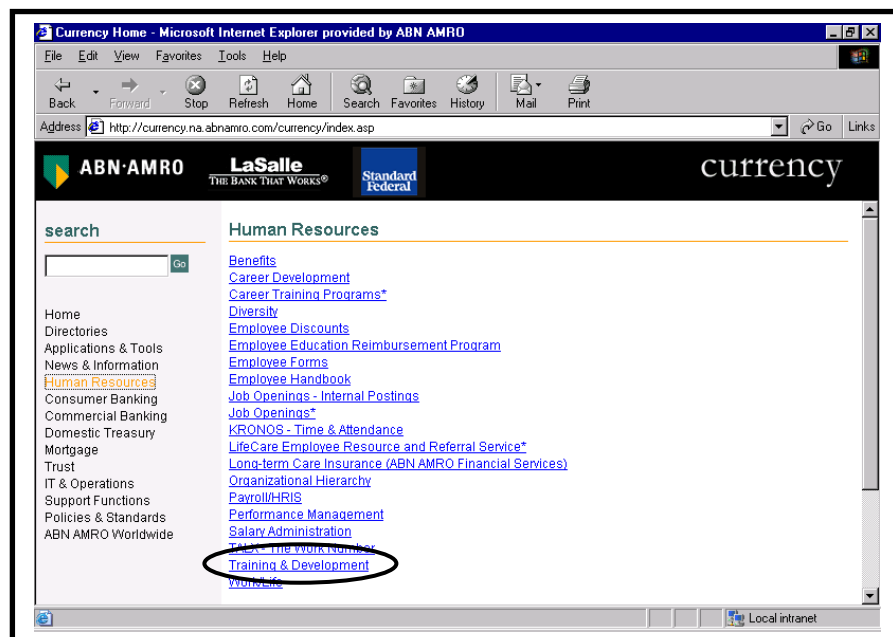
## How To Access Training & Development Information On-Line

Training and Development's full spectrum of learning and development solutions is available on the ABN-AMBRO web site. To access the site:

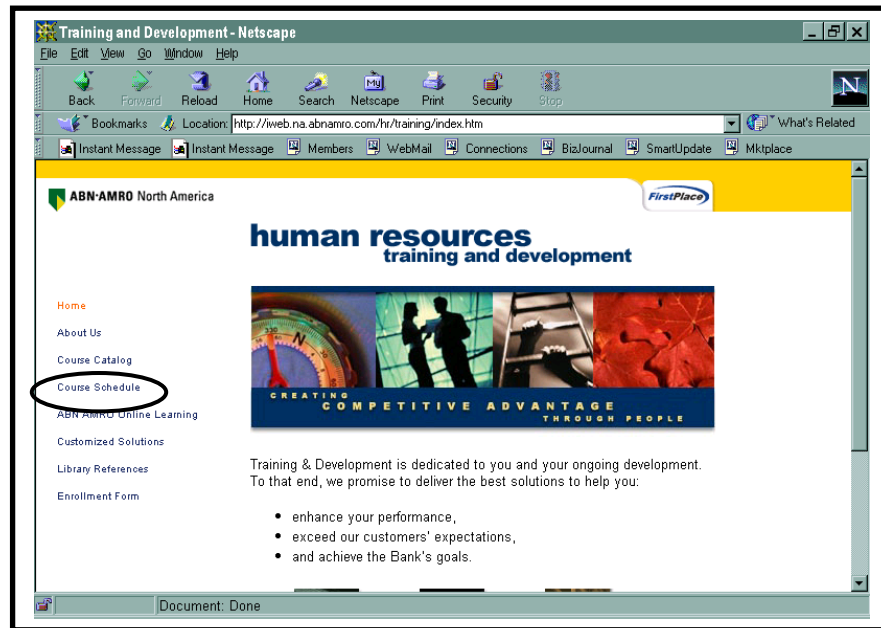
From **currency**, ABN AMRO's Intranet Home page, select **Human Resources**:



From the **Human Resources** menu, select **Training and Development**:

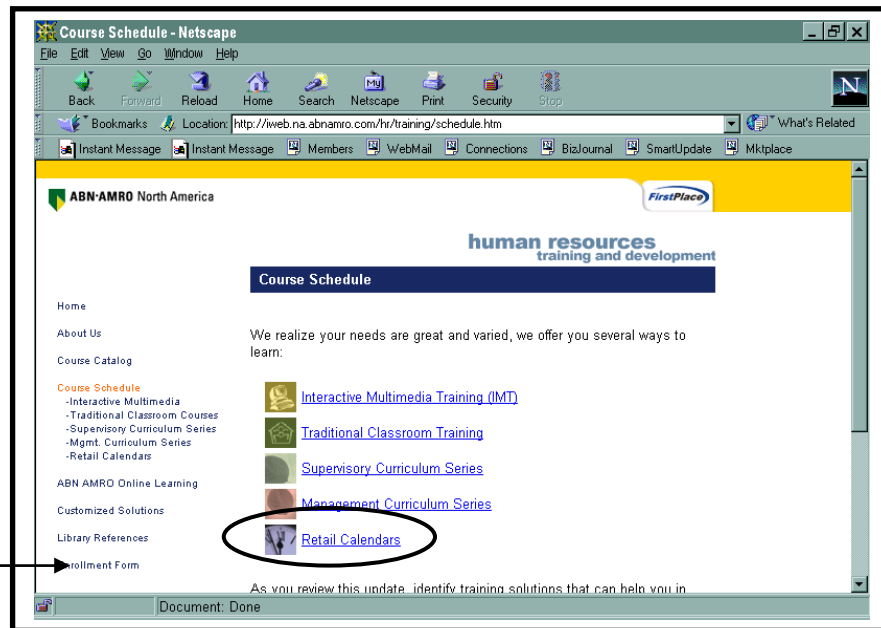


From the **Human Resources Training and Development Home Page**, select **Course Schedule**:

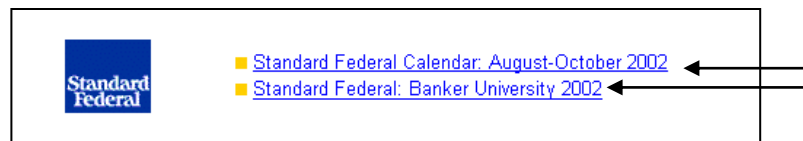


Select **Retail Calendars**:

**NOTE:** You can access the ABN AMRO Enrollment form by clicking here



Select the desired Course Schedule from the Standard Federal options:



You now have access to Standard Federal Bank's current Retail Course Schedule(s) as well as the ABN AMRO Enrollment Form.

## Required Core-Courses

The following courses are **mandatory** for all AAMG ABN-AMRO employees:

**Introduction to AAMG**—Regardless of whether you are new to mortgage banking or a mortgage industry veteran, this inclusive course helps you understand the general components of mortgage banking, while providing an in-depth look at AAMG’s Loan Administration division. You learn organizational structure, departments and job function responsibilities in each location. In addition, you learn about ABN AMRO’s worldwide structure and how to distinguish between ABN AMRO Mortgage Group’s (AAMG) business divisions. When you complete this four-hour course, you will understand the role Loan Administration plays as an AAMG business unit and how AAMG Loan Administration earns income.

**EXCELS Program**—Aristotle said, “Excellence is not an act, but a habit,” and in this three-hour course you learn how to make excellence a habit in the workplace. In addition, you will understand how exceptional customer service, teamwork, controlled costs and increased ancillary income promotes a productive workforce and happy customers. The course includes an in-depth explanation on the Excellence Indicator Score System and how achieving high scores translates into employee and team rewards.

**Valuing Workforce Diversity**—This interactive course focuses on the business advantages of managing a diverse workforce. It includes how we maximize the potential of every employee, increase productivity and retain high-value employees. The course offers a forum to raise and discuss diversity issues, and creates a personal awareness of the impact diversity has on the individual. The course concludes with skills for effective communication in our diverse organization.

**Maintaining a Harassment Free Workplace**—After attending this course, you will understand your role in making the workplace safe and comfortable for yourself and others. This course enlightens you to both the laws and issues surrounding sexual harassment in the workplace. In addition, you will learn ABN AMRO policies. You will also learn how to stop sexual harassment in the workplace through a technique called “Progressive Confrontation.”

**Service Plus**—*This is a required course for customer service employees only.* However, it is beneficial to anyone who has frequent customer contact. This course teaches professional and effective telephone etiquette and behaviors. You learn how to manage calls to a positive outcome through: active listening skills, appropriate information, referring calls to the correct individual and researching issues and returning calls in a timely manner. In addition, you will know the correct method for handling an irate caller, as well as overcoming caller resistance. For employees with an assigned customer list, you will learn how to make the required number of contacts in a predetermined time.

**Service Plus Booster**—*This is a required course for customer service employees only.* This course teaches you how to take ownership of customer issues and remain involved until a full and satisfactory resolution is reached. In addition, it will take your active listening and problem solving skills to a new level. You also learn how to shape customer’s views to ensure ABN AMRO’s position is clearly understood. A must for anyone involved in customer conflict resolution issues.

### Enrollment

Your Training and Development department posts a quarterly course calendar. To find out where calendars are posted in your building, please refer to the Calendar Postings page in this packet. *It is your responsibility to enroll in core- required courses as well as position-required courses.* An enrollment form is provided in this packet; please copy the form as needed. Enrollment forms are also available online. Send the form to T&D via interoffice mail, and keep a copy of each course enrollment form for your records. Confirmations are sent upon receipt of the enrollment form. If a class is cancelled, you will be notified. The following is mandatory for successful enrollment:

- Your department manager’s signature is required, and
- *You must enroll at least one week before the start of the course*

## Additional Courses and Resources

Training and Development is here to help you take the necessary steps to expand your knowledge, increase your skills and advance your opportunities. We offer classroom, distance learning, multimedia, one-on-one instruction, readings and on-the-job training. Our goal is to exceed customers' expectations, achieve company goals and provide individuals with a comprehensive learning environment. We strive to balance the needs of the individual with business requirements through effective training and competent resources. The following skill development resources are available:

**E-Learning/ Multimedia Training**—Training & Development knows the best learning solutions are ones that are personalized for the audience. ELearning courses meet this challenge with a wide selection of courses via CD-ROM. ELearning means you learn at your own pace and you get the information when you need it. Most eLearning courses take between 2-8 hours to complete and are scheduled at your convenience based on availability. Please check the T&D monthly calendar for PC lab days.

A directory of e-learning courses is available in this packet and full course descriptions are available on ABN AMRO's intranet site. To access the site, instructions are provided in this packet on the *How to Access T&D Information On-Line* pages. *Please note: not all classroom courses are available.* However, if a training class is not listed or available, contact the T&D department and we will assist you in identifying alternative training options. ELearning courses take place in the computer training room. The lab is equipped with training programs on the Microsoft Office Suite (Access, Excel, PowerPoint, Project98, and Word, Internet Explorer, Lotus Notes, Introduction to PC's and Application Software, and Omega High Performance Telemortgage and much, much more.

**Business Training Library**—Training & Development offers a resource library with more than 1,500 videos and CD-ROMs covering business and professional skills and desktop computer skills. Soft skill training programs include leadership and management, human resources, desktop computer skills, customer service and much more. To view current listings, please contact your Manager of Training & Development. The courses are available in the computer training room and must be reserved in advance.

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- Your department manager's signature is required, and
- You must enroll at least one week before the start of the course

**Out-Source Training**—Employees who are interested in attending conferences and seminars sponsored by professional organizations, vendors, and user groups (e.g., BAI, ABA, TMA), must be pre-approved by a manager with signing authority. The signing manager's signing authority must be equal to or greater than the projected total cost of the conference. The projected cost includes registration fees, travel, lodging, meals and other incidental expenses. A signed approval form must be submitted to the Internal Conference Coordinator prior to attendance. Employees are responsible for registering for all conferences and seminars on their own. Any expense related to conference or seminars may be subjected to non-reimbursement if the appropriate approval is not received.

**Enrollment**—A copy of the *Conference & Seminar Approval Form* is provided in this packet. Follow the instruction on the form, and make additional copies of the form as needed. Once you complete the form and retain the necessary approval, please make a copy for your records.

In addition, Training and Development's full spectrum of learning and development solutions is available on the ABN-AMBRO Currency web site. Full instructions on how to access the site are provided in this packet under the *How To Access Training & Development Information On-Line* pages. The site offers location specific course schedules, a full course catalog, e-learning options, customized solutions, library references and much more.

## Supervisory Curriculum

The challenges and responsibilities of a supervisory position require specific skills and techniques. The ABN AMRO Supervisory Curriculum is your key to effective employee supervision. This comprehensive curriculum gives you the knowledge base you need to lead with confidence. When you complete the entire course curriculum, you are eligible to take the Supervisory Certification Challenge. The Challenge is taken at your PC. You are given a two-week window of opportunity to take it and it takes only a few hours to complete. The Supervisory Certification Challenge is written in a user-friendly format that offers you the opportunity to demonstrate and apply the knowledge from the curriculum.

For course descriptions, please access the ABN AMRO Currency web site. *Please note: all supervisors must complete the nine course supervisory curriculum requirements within two years after hire or promotion.* The following courses are required:

1. \*Essential for Supervisory Success: Managing Your Resources
2. The Art of Coaching in Business
3. \*\*Behavioral Interviewing
4. \*\*Decision Making Skills
5. \*\*Effective Delegation Skills
6. Maintaining a Harassment Free Workplace (required core-course)
7. Performance Management
8. Valuing Workforce Diversity (required core-course)
9. Work/Life Effectiveness

\*Essentials for Supervisory Success is prerequisite for all courses in the curriculum.

\*\*These are blended courses, combining online and instructor-led learning.

Training and Development is dedicated to you and your ongoing skills development. To that end, although not required, we recommend the following courses for additional supervisory development:

1. Change Management: Adapting to Change
2. High Performance Teams: Building Strong Links
3. Managing Change: Meeting Tomorrow's Challenges
4. Managing Performance: Partnerships for Success

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- You must enroll at least one week before the start of the course