

Basic Consumer Lending

A Two-part Webinar Series



As regulators have become more and more concerned about commercial real estate exposure in commercial banks, consumer lending has returned as a viable source of earning assets. In addition to risk diversification, improved interest rate spreads derive from a strong consumer loan process. Declining real estate values and credit scores create quite the challenge for today's lenders. Professional lenders require two distinct skill sets: Sales Skills and Underwriting Skills. This two part series employs practical techniques that will result in increased loan volume and higher quality loans. In addition to lecture, case studies will be used.

Highlights

Part 1 - September 13, 2010, 1:30-3:30 CT

- Current Industry Trends
- Taking The Loan Application
- Qualifying Income
- Essence of the Credit
- Credit Bureau Reports
- Credit Policy Exceptions

Part 2 - September 20, 2010, 1:30-3:30 CT

- Credit Scoring
- Validating Your Cut-Off Scores
- Employment Verification
- Measuring the Capacity to Pay
- Measuring Willingness to Pay
- Collateral Considerations
- Documenting the Approval Process

Audience

The primary audience is consumer lenders with new business development and basic lending responsibilities. Participants may attend either or both sessions. However, it is recommended that you participate in both to gain the maximum benefit from the course of instruction.

CE Applied: 2.5 hrs. ea. CLBB/CPB/CCSR with the Institute of Certified Bankers

Speaker

David Kemp is President of Bankers Management, Inc., (BMI) a nationally recognized company in financial services training and consulting. Prior to forming BMI, he served as VP/Director of Credit Services--Cannon Financial Institute, where he trained bankers nationwide. He also delivered credit and sales training to banking associations and financial institutions. Before joining Cannon, David was Vice President of Corporate Finance with Citicorp North America.

What is a Webinar?

A webinar is an online seminar featuring live audio and PowerPoint slides. **Everything is delivered through your PC.** No special hardware is needed; however, **speakers or headphones are required.** The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live

webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive a PIN, written materials and instructions prior to the seminar. **If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.**

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Registration Information and Form		SW2-1053
Basic Consumer Lending Part 1		September 13, 2010
Webinar/Materials (live hookup)	<input type="checkbox"/> \$250	
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Basic Consumer Lending Part 2		September 20, 2010
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