

2010
3RD - 4TH QUARTER TRAINING
AUGUST THRU DECEMBER

CRM Toolbar – Aug. 3-4 & Dec. 14-15

CRM provides our clients with multiple spreadsheet tools to assist them in proper underwriting and structuring of consumer, commercial and real estate credits. In response to growing demand, we are offering a unique training course dedicated to maximizing your investment in CRM's spreadsheet underwriting tools.

**Commercial Lending –
Sep. 14-16**

Commercial lending at community banks is relationship-based. It requires understanding both the borrower's and guarantor's repayment capacity. This course focuses on many of the basic underwriting fundamentals required in underwriting commercial loans for operating companies and owner-occupied real estate.

Advanced Commercial Lending – Oct. 5-7

Commercial lending at community banks requires understanding of sometimes complex commercial transactions and projections. This course focuses on advanced analysis fundamentals required in underwriting commercial loans for operating companies as well as holding companies.

Prerequisite - completion of the *Commercial Lending* course.

Regulatory Compliance – Oct. 20

Regulators want to make sure that no stone goes unturned and technical compliance does not become the next wave for a media frenzy. Today their "Deep Dive" goes beyond the basics. In this workshop we will explore the technical requirements behind recent regulatory exam reports. Bring a copy of your compliance procedures and we'll revise them to reflect your practices in relation to all of the regulatory changes during this interactive, informative session.

Loan Documentation – Oct. 21

Has your lending staff's basic knowledge of loan documentation kept up as doc prep systems and centralized delivery systems have evolved? Loss prevention requires community bankers to maintain a good working knowledge of documentation concepts and proper lien perfection. This course focuses on the key risk issues related to real estate loans, Uniform Commercial Code, title opinions and insurance, legal entities and more.

**Understanding Real Estate Appraisals –
Nov. 3-4**

Understanding real estate appraisals and evaluations is a critical step in the underwriting process given the current market, economic and banking environment. Understand the regulatory environment, how it directly affects bank appraisal practices and how a bank can design its policies and processes to meet examiner expectations.

**Commercial Real Estate Lending –
Nov. 16-18**

It's no secret that community banks and regional banks have historically relied heavily on commercial real estate for loan portfolio growth. This course focuses on understanding the primary source of repayment for commercial real estate loans, how sensitivity analysis can help determine how close to the edge the loan is, and how banks can mitigate that risk as long as it is identified early enough.

Consumer Lending – Nov. 30 - Dec. 1

Consumer lending entails more than just looking at a credit score, especially given the turbulent credit environment. A lender must look beyond the score and objectively judge each credit on a case-by-case basis. Learn how to analyze credit bureau reports, calculate debt ratios, review personal financial statements, and evaluate unsecured lending situations using both case analysis and classroom discussion.

Small Business Lending – Dec. 2

One of the strongest competitive advantages of a community bank is its ability to cater to small business. Yet underwriting the cash flow of small business owners can be extremely challenging. This course helps lenders learn how to use tax returns to evaluate requests and how to calculate simple business cash flow. It also introduces basic global cash flow concepts.

**Advanced Commercial Real Estate
Lending – Dec. 7-9**

Real Estate lending during this weak economic period is especially challenging, compared to ten years ago, when every loan worked. Now, more than ever lenders need to understand real estate specific cash flow analysis, the relationship with guarantors and the pitfalls in work out strategies. This course focuses on complex real estate transactions and issues. You will gain a deeper understanding of the primary source of repayment for commercial real estate loans, how sensitivity analysis can help determine how close to the edge the loan is, and how you can mitigate that risk.

Prerequisite - completion of the *Commercial Real Estate Lending* Course.



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