



**CREDIT RISK
MANAGEMENT, L.L.C.**

Consumer Lending School

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 evaluate credit bureau reports, calculate debt ratios, review personal financial statements, and consider unsecured lending standards using case analysis and classroom discussion.

This fast-paced two-day course includes:

- Understanding credit scores and credit reports – what’s included (and what’s not);
- Calculating debt-to-income ratios and loan-to-value;
- Personal Financial Statements – getting behind the numbers to determine net worth;
- Identifying lending risks, and appropriate mitigating factors;
- Analyzing unsecured loan requests;
- Introduction to global cash flow analysis.

Who should attend: Lenders or other bank personnel new to consumer lending.

Note: Adding CRM’s ***Small Business Lending*** course will deepen your understanding of consumer lending by addressing borrowers with multiple sources of income and small businesses.

Location & Time: At Credit Risk Management’s computer training facility in Raleigh, NC. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612. Class begins promptly at **9:00 a.m.** and ends at **4:30 p.m.** Dress is Business Casual.

Cost: \$650 per person
\$550 per person (Group Registration - 2 or more participants)
\$500 per person (CRM Credit Manual Client)

**Register
Today!**

To enroll, register online at <http://www.creditriskmgt.com/go.php>.

We will invoice you once we have received your registration form. A packet will be sent to each participant that includes directions, as well as hotel and restaurant information. Please contact us with any questions at 919-846-1601 or CRMTrainingMailbox@creditriskmgt.com.