



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.

Course Content: This fast-paced two-day course includes:

- Calculating loan-to-value and the debt ratio.
- Review, analysis and comparison of credit reports and Personal Financial Statements.
- Determining a borrower's actual net worth.
- Determining when and what mitigating factors to use for exceptions.
- Making use of the three methods (Adjusted Net Worth, Gross Annual Income and Stable Liquid Assets calculations) to analyze unsecured loans.

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 our computer training facility in Raleigh, North Carolina. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612. Class begins on **Tuesday, November 30, 2010** ends on **Wednesday, December 1, 2010**. Each class day starts at **9:00 a.m.** and ends at **4:30 p.m.** Dress is Business Casual.

Cost:

1 person @ \$325/day	\$650 per person
2 or more participants @ \$275/day	\$550 per person
CRM Credit Manual Client @ \$250/day	\$500 per person

***Other Credit Risk Management Training this year: (mark your calendars)**

- CRM Toolbar – August 3-4, 2010
- Commercial Lending – September 14-16, 2010
- Advanced Commercial Lending – October 5-7, 2010
- Lending Compliance Solutions – October 20, 2010
- Loan Documentation – October 21, 2010
- Understanding Real Estate Appraisals – November 3-4, 2010
- Commercial Real Estate Lending – November 16-18, 2010
- Small Business Lending – December 2, 2010
- Advanced Commercial Real Estate Lending – December 7-9, 2010
- CRM Toolbar – December 14-15, 2010

Registration: To enroll, register on line 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.