



## 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 **Wednesday June 15, 2011** ends on **Thursday, June 16, 2011**. 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)**

- **Intermediate Commercial Lending – May 3-6, 2011 (register at [www.ncbankers.org](http://www.ncbankers.org))**
- **CRM Toolbar – May 10-11, 2011**
- **Lending Compliance – May 17, 2011**
- **Lending Documentation – May 18, 2011**
- **Understanding Real Estate Appraisals – June 7-9, 2011**
- **Small Business Lending – June 17, 2011**
- **Intermediate Commercial Real Estate Lending – June 21-24, 2011 (register at [www.ncbankers.org](http://www.ncbankers.org))**

**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](mailto:CRMTrainingMailbox@creditriskmgt.com).