



Non-Real Property Collateral Valuation

Real estate isn't the only collateral a bank can take to secure a loan. There are many types of non-real property collateral, but bankers must be aware of the diverse factors to consider during evaluation of appraisals or the collateral itself.

Non-Real Property Collateral Valuation, presented by Credit Risk Management, will explore these diverse and varying factors for several types of non-real estate collateral to ensure bankers feel comfortable handling this imperative step in the underwriting process. Ultimately, a high level of comfort with different types of collateral will reduce the bank's risk and enhance borrower relationships.

Course Content:

- Machinery and Equipment
- Commercial Vehicles
- Specialty Plant and Equipment
- Inventory and Receivables
- Intellectual Property and Other Intangible Assets
- Livestock
- Feed and Other Farm Products

Who should attend: Any bank personnel involved in non-real estate lending, underwriting, and evaluation/appraisal review.

Location & Time: At our 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 will be held **Thursday, October 8, 2009** from **9:00 a.m. to 4:30 p.m.** Dress is Business Casual.

Cost:

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

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

- **Understanding Real Estate Appraisals – September 15-16, 2009**
- **Interest Rate Hedging and Risk Management – September 17, 2009**
- **CRM Toolbar Training – October 6-7, 2009**
- **Consumer Lending School – October 20-21, 2009**
- **Lending Compliance Solutions – November 17, 2009**
- **Loan Documentation – November 18, 2009**
- **Basic Commercial Lending – December 8-10, 2009**
- **CRM Toolbar Training – December 15-16, 2009**

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.