



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

# ***Credit Underwriting with CRM Toolbar Applications***

***Valued Credit Risk Management, L.L.C. clients have multiple spreadsheet tools provided to assist 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 the most commonly used spreadsheet underwriting tools.***

**When:** Class begins on Tuesday, September 9, 2008 and ends on Thursday, September 11, 2008. All class sessions start at 9:00 a.m. and end at 4:30 p.m.

**Where:** 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, just off of the I-440 Beltline, behind the Crabtree Valley Mall.

**Who Should Attend:** Any lender, underwriter, manager, credit officer or executive who wants to sharpen specific consumer, commercial and real estate underwriting abilities, tax analysis skills or expand their general knowledge of current market risks and opportunities.

## **Course Outline:**

- Day 1 – Tax Analysis, Business Operating Cash Flow and Global Cash Flow
- Day 2 – Construction Lending, Residential Builders and Developers and Income Properties
- Day 3 – Full Financial Statement Spreadsheets and Projections and Lines of Credit, Secured and Unsecured Consumer Lending

**Course Content:** This fast-paced, three day course is spreadsheet intensive and will cover:

- Determining personal cash flow via tax return analysis for individuals with multiple sources of income
- Analyzing historical cash flow of operating businesses
- Calculating the overall or “global” cash flow of a group of related businesses
- Understanding the hidden cash needs of operating businesses through balance sheet analysis
- Key financial statement ratio analysis
- Running financial projections
- Setting appropriate advance rates for lending against Inventory or Accounts Receivable
- Evaluating debt service capacity of commercial investment real estate (“income properties”)
- Sensitivity testing
- Servicing real estate development credits
- Calculating loan-to-value, debt ratios and 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

**Dress:** Business casual.

**Cost:**

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| 1 person for entire workshop (3 days)  | \$975 per person |
| 2 - 4 people attending this workshop or CRM credit manual customer \$275/day | \$825 per person |

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

- **Consumer Lending – August 27-28, 2008**
- **Real Estate Lending – September 16-18, 2008**
- **Understanding Real Estate Appraisals – September 23-24, 2008**
- **Compliance Topics – October 1, 2008**
- **Loan Documentation – October 2, 2008**
- **Commercial & Industrial Lending – October 21-23, 2008**
- **Consumer Lending – November 4-5, 2008**
- **Credit Underwriting with CRM Toolbar – December 9-11, 2008**

**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.

- Email: [CRMTrainingMailbox@creditriskmgt.com](mailto:CRMTrainingMailbox@creditriskmgt.com)
- Fax: 919-846-5760
- Phone: 919-846-1601
- Website: [www.creditriskmgt.com](http://www.creditriskmgt.com)