

Basic Consumer Lending

A Two-Part Webinar Series
1053

Part 1- June 13, 2008 1:30 - 3:30 pm CT

Live webinar/materials \$255 member \$505 nonmember
CD/materials \$275 member \$545 nonmember

Part 2 - June 20, 2008 1:30 - 3:30 pm CT

Live webinar/materials \$255 member \$505 nonmember
CD/materials \$275 member \$545 nonmember

Special Discount - save \$25 (TBA Members Only). Sign up for both sessions now for \$485. Indicate your preferences for webinar or CD above.

We cannot guarantee timely and accurate registration for incomplete and/or illegible registration forms received. Please be sure to complete the form and type or write carefully.

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Bankers Ed Books ALL Registrations – 888-262-7701

Preferred Payment Method: Online or E-check

Payment MUST accompany registration. Invoices not provided.

Four Ways to Register:

ONLINE: Visit TNBankers.org (Professional Development Calendar) or bankersed.com/TNBANKERS/catalog.asp

FAX: Fax completed form with credit card info to 512-891-9640

PHONE: Call 888-262-7701 with credit card information

MAIL: Mail completed form with check 10 days prior to event to Bankers Ed, 5700 S Mopac, #C310, Austin, TX 78749

LATE REGISTRATION: Late registrations are accepted until the program starts. To ensure timely delivery of materials, etc, please register online when registering within 2 days of the event (credit cards and E-checks, accepted). For assistance with online registration, contact 888-262-7701.

Method of Payment (check one):

Check made payable to Bankers Ed

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Card Number

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Presenter

David Kemp is president of Bankers Management, Inc, formerly The Management Group, a nationally recognized company in financial services training and bank consulting.

Prior to forming his own company, he served as vice president, director of credit services-Cannon Financial Institute in Athens, Georgia, where he trained bankers nationwide in Cannon Lending Schools. He also delivered training programs through banking associations and in tailored credit and sales training sessions for individual financial institutions. Before joining Cannon, Kemp was vice president of corporate finance with Citicorp North America.

Kemp has a BS degree in math/physics from Morris Brown College, graduate studies in accounting and corporate finance from Georgia State University, and graduate studies in capital markets and corporate finance from Harvard University. Kemp serves as a visiting professor and guest lecturer to many colleges and universities.

**Bankers Ed books all registrations.
Call 888-262-7701 with questions.
Contact the TBA only for general
information about Webinars.**



Basic Consumer Lending

A Two-Part Webinar Series
June 13 & June 20
2008

This two-part seminar will help you increase loan volume and improve risk management. We will also review the new regulatory guidelines on subprime lending, which will include every consumer loan with a credit score less than 660.

WEBINAR

1:30 - 3:30 pm CT

Basic Consumer Lending

This two-part program is designed for consumer lending professionals with new business development and basic lending responsibilities. The major objectives of these programs are:

- Increased loan volume
- Improved risk management.

The seminars follow the entire lending process from taking the loan application to making the final decision. Participants will develop the skills necessary to make the call on “marginal” borrowers. We will also review the new regulatory guidelines on subprime lending, which will include every consumer loan with a credit score less than 660. The instructor will use case studies in addition to lecture.

Audience

The primary audience is consumer lenders with new business development and basic lending responsibilities. Participants may attend either or both sessions. However, it is recommended that you participate in both sessions to gain the maximum benefit from the course of instruction.

Continuing Education

Applied: 2.5 hours CLBB/CPB/CCSR credit with the Institute of Certified Bankers.

Approved: 2 hours credit per session with the Texas State Board of Public Accountancy.

Program Highlights

Part 1 – June 13, 2008, 1:30-3:30

- Current Industry Trends
- Taking The Loan Application
- Qualifying Income
- Essence of the Credit
- Credit Bureau Reports
- Credit Policy Exceptions

Part 2 – June 20, 2008, 1:30-3:30

- Credit Scoring
- Validating Your Cut-Off Scores
- Employment Verification
- Measuring the Capacity to Pay
- Measuring Willingness to Pay
- Collateral Considerations
- Documenting the Approval Process

What Is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is still delivered by speaker phone; however, you now have the option of viewing a corresponding visual presentation using your PC or a PC connected to an A/V projector for multiple participants. No special hardware is needed. You may still participate without the added web component.

The program includes 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the live webinar, written materials, and 30-days’ access to the online seminar (recorded copy of the event). You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials, and instructions prior to the seminar. **E-mail confirmations may be intercepted by your E-mail security system as spam. If you do not receive a confirmation within 2 days of the event, please contact 888-262-7701.** You may also purchase the CD and materials.

New: Free 30-day Online Seminar — All presentations are archived within 5 working days of the broadcast. Webinar participants will receive a URL providing unlimited access to the presentation for 30 days. This enables you to participate in the live webinar, train additional staff, and review the material as needed.

Transmission, retransmission, or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to make copies of materials for all participants.