

*Developing
Tomorrow's
Lenders
Today*

2010 Analyzing Personal Statements & Tax Returns

April 27 – Knoxville
UT Conference Center

April 28 – Nashville
Barrett Training Center

April 29 – Jackson • NEW LOCATION
Union University – Carl Grant Events Center

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2010 Analyzing Personal Statements & Tax Returns

SEMINAR DESCRIPTION

One of the more challenging aspects of lending is analyzing personal financial statements and tax returns. To assess the borrower's ability to convert assets to cash to pay short term debt often requires significant adjustments to the borrower's reported net worth. Adjusted gross income on Form 1040 bears no relationship at all to cash available to pay personal living expenses and debt service. To determine cash available, the lender must construct a personal cash flow using information contained in the personal financial statement and schedules of the tax return.

PROGRAM CONTENT, DELIVERY METHOD, & LEVEL

In this group live, overview program regarding personal statements and tax returns, participants will review scenarios and case studies as a basis for understanding real-world situations. Participants will receive a manual that will include great resource materials. The instructor will take time to discuss relevant frequently asked questions, or FAQs, and also will provide opportunities to work through common problems.

WHO SHOULD ATTEND

This program is designed for credit analysts, commercial and small-business lenders, branch managers, private bankers, consumer lenders, and mortgage lenders.

PROGRAM HIGHLIGHTS and LEARNING OBJECTIVES

After completing this course, participants will be able to:

- Answer threshold questions before beginning the review of the personal financial statement
- Determine the liquidity, solvency, and marketability of a borrower's personal net worth
- Evaluate the reliability and continuity of a borrower's income
- Verify asset values and income presented on a borrower's personal financial statement
- Analyze a personal tax return and supporting schedules including partnership S Corporation K-1s
- Adjust net worth
- Construct a personal cash flow
- Apply the concepts in a series of case studies

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PROGRAM INSTRUCTOR

John R. Barrickman, president, New Horizons Financial Group, Atlanta, GA, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and over 35 years of banking experience. He is the author of the

ABA commercial loan curriculum and the lead instructor in both *The Southeastern School of Commercial LendingSM* and *The Southeastern School of Advanced Commercial LendingSM*. Barrickman is an instructor for a number of banks and professional organizations and serves on the faculty of three of the six graduate schools of banking around the country.

CONTINUING EDUCATION CREDIT

Attendants qualify for 6.5 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. No advanced preparation required for this program. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: www.nasba.org

Submitted for 6.5 hours of credit from the Institute of Certified Bankers (ICB); area to be determined. Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

Go to www.TNBankers.org/profdev.htm to subscribe to our Professional Development E-mail list to receive the most up-to-date news about TBA programs and events.

DATES AND LOCATIONS

April 27 – Knoxville
UT Conference Center
600 Henley Street – 865/974-0250

April 28 – Nashville
Barrett Training Center
211 Athens Way – 800/964-5525 or 615/244-4871

 **The meeting location is a designated nonsmoking facility and property**

April 29 – Jackson – New Location
Union University-Carl Grant Events Center
1050 Union University Dr

Check the link on the TBA website for detailed directions and parking information for this site – www.TNBankers.org/grantcenter-parking.html – or call 615/244-4871 or 800/964-5525

SCHEDULE

8:30 am	Registration
9:00 am	Program begins
Noon	Lunch
1:00 pm	Program resumes
4:00 pm	Adjourn

PROGRAM FEES

	TBA Members / Associate Members	Nonmembers
Early Registration	\$205	\$410
Early registration deadline is April 13, 2010		
Registration	\$230	\$435
At-the-door	\$255	\$460

Fee covers instruction, reference manual, refreshment breaks, and lunch. Please register early. At-the-door registrants will be assessed an additional \$25 late registration fee.

No written confirmation of seminar registration will be sent from the TBA.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

GENERAL INFORMATION

Attire: Business casual attire is appropriate for all TBA programs. Because of temperature variations in meeting rooms, please bring a sweater or jacket for your comfort.

Special Needs: If you have a disability that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Cancellation Policy: Cancellations received in the TBA office 7 business days prior to the scheduled program will be refunded in full. Due to commitments, cancellations received less than 7 business days prior to the scheduled program are not refundable. Substitutions are welcome. Registrants who do not attend the program or send a substitute will be responsible for the entire registration fee.



For more information about this program, contact:
Debbie Brickles - dbrickles@TNBankers.org
Vice President and Director of Training and Development
Tennessee Bankers Association
211 Athens Way, Ste 100 • Nashville, TN 37228-1381
800/964-5525 or 615/244-4871 or www.TNBankers.org.



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- April 28** - Barrett Training Center, Nashville
- April 29** - Union University - Carl Grant Events Center, Jackson

Please print or type. Copy this form for additional registrations.

Name _____ E-mail _____ SS# _____

Name _____ E-mail _____ SS# _____

Name _____ E-mail _____ SS# _____

Name _____ E-mail _____ SS# _____

Company _____

Address _____

City _____ State _____ Zip _____

Contact _____

Phone _____ E-mail _____

**Must be included.
For educational tracking only.**

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TOTAL ENCLOSED \$ _____

Method of payment VISA MasterCard Check

CK# _____ (Make checks payable to Tennessee Bankers Association)

Card # _____ Exp Date _____

Name as appears on card (please print) _____

Card billing address _____

City _____ State _____ Zip _____

Signature of cardholder _____

RETURN COMPLETED FORM AND PAYMENT TO:

Tennessee Bankers Association

ATTN: Monique Jenkins

211 Athens Way, Ste 100

Nashville, TN 37228-1381

Phone: 615/244-4871 or 800/964-5525 Fax: 615/324-1990