



# Basic Consumer Lending

September 13 & 20, 2010, 12:30 - 2:30 p.m.



As regulators have become more and more concerned about commercial real estate exposure in commercial banks, consumer lending has returned as a viable source of earning assets. In addition to risk diversification, improved interest rate spreads derive from a strong consumer loan process. Declining real estate values and credit scores create quite the challenge for today's lenders. Professional lenders require two distinct skill sets: Sales Skills and Underwriting Skills. This two part series employs practical techniques that will result in increased loan volume and higher quality loans. In addition to lecture, case studies will be used.

### Highlights

#### Part 1 - September 13, 2010, 12:30-2:30 MT

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

#### Part 2 - September 20, 2010, 12:30-2:30 MT

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

### Speaker

**David Kemp** is President of Bankers Management, Inc., (BMI) a nationally recognized company in financial services training and consulting. Prior to forming BMI, he served as VP/Director of Credit Services--Cannon Financial Institute, where he trained bankers nationwide. He also delivered credit and sales training to banking associations and financial institutions. Before joining Cannon, David was Vice President of Corporate Finance with Citicorp North America.

### 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 to gain the maximum benefit from the course of instruction.

*CE Applied: 2.5 hrs. ea. CLBB/CPB/CCSR with the Institute of Certified Bankers*

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**SW2-1053**

#### Basic Consumer Lending Part 1

**September 13, 2010**

Webcast/Materials (live hookup)

\$250 mem       \$500 non-mem

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\$270 mem       \$540 non-mem

#### Basic Consumer Lending Part 2

**September 20, 2010**

Webcast/Materials (live hookup)

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Online: Visit [www.montanabankers.com](http://www.montanabankers.com) (Education)

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Phone: Call Bankers Ed at 888/262-7701

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