

Consumer Lending School

Dept. 16

Bank _____

Address _____

City/State/Zip _____

Phone _____ Cell Phone # (In case of bad weather, etc.) _____

Attendees

Name _____

Email _____

Name _____

Email _____

Return this form to:

IBA Foundation, Inc.
8425 Woodfield Crossing Blvd
Suite 155E
Indianapolis, IN 46240

Fees

IBA Members

\$595 - First attendee

\$450 - Second attendee from same institution

Fees include casebook, study materials, continental breakfast, lunch and refreshment breaks each day. Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates.

Please Invoice Bank

Check Payable to IBA Foundation

OR

Please charge my: VISA MasterCard AMEX

Card Number _____

CVV Code _____

Cardholder Name _____

Exp. Date _____

Billing Zip Code _____

Confirmation / Cancellation Policy

If an application is not accepted, payment is returned. Any registrant withdrawing on or before August 13, 2024, receives a full refund. Any registrant withdrawing after August 13, 2024, or who is a "no show," forfeits the entire tuition. All requests for refunds must be submitted in writing. Extenuating circumstances are reviewed on an individual basis. Substitutions are permitted without added cost or penalty.

Note: You will receive an email confirmation upon registration, or you may call the IBA office at 317-387-9380 to verify your registration.



Indiana Bankers Association

Consumer Lending School

August 20-21



IBA Center for Professional Development

8425 Woodfield Crossing Blvd.
Suite 155E, Indianapolis, IN 46240



Course Overview

This two-day seminar follows the consumer lending process from taking the application to making the final credit decision. Using cases and providing suggested practices, participants will learn how to better navigate what can be a tricky process. Because consumer lending tends to be one of the most automated and regimented lending functions in banking, special emphasis will be placed on recognizing exceptions to established lending policies and practices, and how to properly mitigate these risks – when it makes sense for bankers to intervene and grant a waiver.

We also will explore personal tax returns and developing related personal cash flow, including small business and self-employed borrowers.

While this program provides a brief overview of various compliance and fair lending regulations, the focus is on the underwriting and loan analysis process beyond compliance.

The Curriculum

This two-day school is designed to prepare consumer lenders to meet two primary challenges. The first challenge is to originate loans to qualified consumer and residential borrowers and minimize collection problems and loan losses. The second challenge is to be in compliance at all times with ever-changing fair lending regulations.

Instructor

Richard Hamm - Advantage Consulting & Training

Hamm has been training bankers for 30+ years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. He is based in Huntsville, Alabama, and has owned/operated Advantage Consulting & Training for 15+ years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation and acquisition of an existing bank. His clients include **national** associations such as The Risk Management Association (RMA) and American Bankers Association (ABA), **regional** graduate schools of banking such as the Graduate School of Banking at Wisconsin - Madison, **state** banking and community banking associations (**Indiana Bankers Association**), plus **individual banks**.

Agenda

- Current industry trends:
 - ◇ Recent issues, such as the pandemic, consumer savings and strong liquidity, while in an environment of higher interest rates
 - ◇ Re-thinking the predictive power of credit scores
 - ◇ Overview of residential mortgages and home equity lending
- Taking the loan application (or personal financial statement), getting the needed information, and issues with helping the customer complete the schedules
- Beyond W-2s and pay stubs: Tips on how to qualify income and verify employment
- Myths and realities of credit bureau reports
- Getting beyond “the dog ate my homework” types of excuses for poor credit history
- A framework for dealing with applicants that have a previous bankruptcy
- Credit policy exceptions are serious business – your reasons for granting a waiver must be equally serious
- Collateral considerations
- Beyond the “big three” of credit score/history, debt ratio and loan-to-value: Tips on using other important factors to mitigate risks and underwrite a solid loan
- Update on residential mortgage lending and the basics of the mortgage loan process
- Key issues when dealing with residential construction loans
- How to compile and construct personal cash flow from tax returns

Who Should Attend

Branch managers, consumer lenders, mortgage bankers, private bankers, small business lenders, credit analysts, loan review specialists, consumer lending managers and credit officers.

Required Equipment

Participants should bring a calculator for use during the school.

Requirements and Regulations

Participants are expected to attend all sessions. Absences are excused only because of illness, catastrophe or extenuating circumstances, based upon a written statement submitted to, and approved by, the IBA Board of Education.

Certificate of Completion

Student performance will be measured using a combination of class participation and group presentations. Students who satisfactorily complete all requirements will receive a certificate of completion.

Schedule (Times in EDT)

8:30 am	Registration & Continental Breakfast
9:00 am	School Begins
Noon	Lunch (Included)
1:00 pm	Class Resumes
4:00 pm	Program Adjourns