

Consumer Lending School
IBA Center for Professional Development
8425 Woodfield Crossing Blvd Suite 155E, Indianapolis, IN 46240
Dept 16

Bank _____

Address _____

City/State/Zip _____ State _____ Zip _____

Phone _____ Fax _____

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
317-387-9380

Fees:

IBA Members

\$595 - First attendee

\$450 - Second attendee from the same institute

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

Please Invoice Bank

Check Payable to IBA Foundation

Please charge my: VISA MasterCard AMEX

Cardholder Name

CVV code

Account Number

Exp. Date

Confirmation / Cancellation Policy

If an application is not accepted, payment is returned. Any registrant withdrawing on or before June 1, 2022, receives a full refund. Any registrant withdrawing after June 1, 2022, 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 e-mail confirmation upon registration or you may call the Association Office to verify your registration.



Indiana Bankers Association

Consumer Lending School

June 8 - 9, 2022



LIVE TRAINING

The Consumer Lending School will be held at the IBA Center for Professional Development located on the north side of Indianapolis at 8425 Woodfield Crossing Blvd. Suite 155 E., Indianapolis, IN 46240.



COURSE OVERVIEW

After several years of decreasing Consumer Debt as a result of the 2007 – 2009 economic crises, banks have experienced a resurgence in the amount of Consumer Debt in the country. This is caused by reliance on stimulus checks and assuming more consumer debt to make up where the government payments fall short. For this reason, it is important for bankers to tighten their lending practices to insure the next consumer applicant is not becoming overextended and unable to meet their obligations. This two-day workshop introduces the consumer lending process from the initial application to closing and documentation. It will follow the steps required to successful consumer lending including the: Application, Interview, Investigation, Evaluation, Decision, Regulation and Documentation. The method of instruction will include lectures, visual presentations and case studies to reinforce the concepts presented in the course.

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

Jeffery W. Johnson—Senior Consultant

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee and progressed to Vice President and Senior Lender for SouthTrust Bank (a large Southeastern Regional Bank) and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta (Community Bank).

Most of his career has been spent in Credit Administration, Lending (Commercial, Consumer and Real Estate), Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individuals, Middle Market Companies, Small Businesses, Real Estate and Non-Profit Organizations and managed several loan officers with portfolio management responsibilities.

Agenda

- **Consumer Lending Environment**
 - Review of Consumer Trends and Factors Affecting the Consumer
 - Review of Consumer Credit Outstanding & Review of Bankruptcy Trends
 - Analyzing Personal Financial Statements
 - Calculating the Debt to Income Ratios
 - Evaluating Non-Financial Factors that may Impact the Consumer
 - Proper Consumer Loan Structuring and Pricing
- **The Application Process**
 - Best Practices during the Application Phase
 - Analyzing the Application for Consistency
 - Effective Interviewing Techniques
 - Regulatory Requirements Governing the Application Process
- **Credit Investigation**
 - Understanding Credit Reports
 - Verification of Employment and Income Determining Qualifying Income
- **Credit Evaluation and Decision Process**
 - Review the Six “C’s” of Credit
- **Review of the Major Lending Regulations including:**
 - Regulation B
 - Regulation Z
 - RESPA
- **Consumer Loan Documentation Process Required to:**
 - Identify the Borrower
 - Identify, Value and Protect the Collateral
 - Evidence the Debt
 - Attach the Collateral
 - Perfect the Collateral
- **Lending to the Self-Employed Borrower**
 - Analyzing Income Tax Returns in Order to Convert Taxable Income into Cash Flow Required to Service

Who Should Attend

Community bankers and lenders who participate in their bank’s consumer loan origination process. Newly appointed loan officers and members of the bank’s credit administration and loan processing areas will especially benefit.

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.

Daily Schedule (Times in EST)

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