

# AGENDA

## Monday, September 16:

8:30 am Registration Begins  
8:30 am - 9:00 am Continental Breakfast  
9:00 - 5:00 pm Class

## Tuesday, September 17:

8:30 am - 9:00 am Continental Breakfast  
9:00 am - 5:00 pm Class

## Wednesday, September 18:

8:30 am - 9:00 am Continental Breakfast  
9:00 am - 12:00 pm Class

# MEALS

The IBA will provide continental breakfast and lunch on Monday and Tuesday and continental breakfast on Wednesday.

# 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. Participants should bring and be familiar with an HP-12C calculator or equivalent for use during the school.

# SELECTION OF APPLICANTS

All applications and full registration fees must be received by the IBA office by September 3, 2024. The IBA Board of Education will consider all applications, determine acceptability and notify the applicant.

# REGISTRATION FORM

Name \_\_\_\_\_  
Bank \_\_\_\_\_  
Address \_\_\_\_\_  
City \_\_\_\_\_  
State \_\_\_\_\_ Zip \_\_\_\_\_  
Phone \_\_\_\_\_  
Email \_\_\_\_\_

# REGISTRATION PRICING

IBA Members  
**\$599** per person

100% surcharge for non-members.

Fees include casebook, study materials, continental breakfast, lunch and refreshment breaks.

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.

# CONTACT US

 [indiana.bank](http://indiana.bank)

 317.387.9380

# MORTGAGE Lending School

## September 16-18

IBA Center for  
Professional Development  
Indianapolis



# RETURN ON EDUCATION

One of the greatest investments employers can make is in the continued education of their employees. Seminars, workshops, conferences and schools not only provide professionals with an updated and contemporary framework to make better judgments and more informed decisions, but also assist in developing a resourceful network of peer bankers.

The IBA Foundation, Inc. prides itself on providing members with one of the best nonprofit banker education programs in the country. Featured in this brochure is the highly acclaimed 2024 Mortgage Lending School, which addresses the most immediate and relevant training needs of the financial industry.

We know that bankers demand a strong return on education, "ROE," in terms of dollars, time and effort spent.

You can count on this school to provide:

- Practical, hands-on curriculum designed for learning by doing and for easy application at the bank;
- Small class size to increase networking opportunities and personalized instruction;
- A school designed and governed by bankers and taught by experienced bankers and consultants; and
- Reasonable enrollment fees and an academic atmosphere conducive to a stimulating learning experience.

# THE CURRICULUM

This two-and-a-half-day mini-institute provides real estate lending professionals with a solid foundation of knowledge of real estate underwriting and compliance requirements. This hands-on school includes exercises in underwriting, buying and selling mortgages in the secondary markets, a visit to a construction site and a review of today's regulatory requirements.

# LEARNING OBJECTIVES

## Loan Application & Interviewing

- Verifying Income
- Verifying Debt Level
- Gift Letters
- Verifying Assets

## Secondary Mortgage Market

- Pricing Loans & Portfolios
- Fannie Mae Sales
- Private Mortgage Insurance

## Lending to Self-Employed Borrowers

- Analyzing Tax Returns
- Analyzing Personal Financial Statements
- Various Legal Structures Underwriting
- Debt Ratios
- Mitigating Factors
- Conditional Approvals
- Automated Underwriting
- Closing Documentation

## Underwriting

- Debt Ratios
- Mitigating Factors
- Conditional Approvals
- Automated Underwriting
- Closing Documentation

# LEARNING OBJECTIVES

## Regulatory Compliance

- RESPA and TILA...TRID
- ECOA - Spousal Signatures
- Fair "Banking"
- Flood Disaster Protection Act
- Fair Credit Reporting
- Fair Debt Collection Practices

## Construction Financing & Site Visit

- Draw Schedule
- Reviewing Builders' Financial Statements
- General Economic-Risk Factors

## Loan Originations

- Setting up Referral Networks
- Sales-Management Tools
- Bank-Sponsored Sales Events

## Appraisals

- Role of the Reviewer
- Selection of Appraisers
- The Uniform Residential Appraisal Report
- The Three Approaches To Determining Value
  - Cost Approach
  - Income Approach
  - Sales-Comparison Analysis
- Red Flags To Look for on the Appraisal

# FACULTY LEADER

## PAUL R. OSBORNE, CROWE LLP

Osborne is the partner responsible for directing the development and support of Financial Services Risk Consulting Services, focusing on internal audit, corporate governance, ESG, TPRM, mergers and acquisitions, consumer compliance, BSA/AML & terrorist financing risk assessments, BSA/AML independent audits, trust department operational & administrative reviews, cybersecurity and IT systems audits. Before joining Crowe in 1994, Paul served in the role of chief risk officer for a multi-state \$30B bank holding company. Crowe LLP currently provides risk consulting services to over 1,000 financial institution clients globally.

# WHO SHOULD ATTEND?

Bankers who have not been exposed to formal mortgage lending training and lenders who want to broaden their mortgage lending knowledge will benefit from the school. Graduates will be better prepared to serve effectively and profitably as mortgage loan officers. Students should have a solid foundation in the areas of accounting, financial statement analysis, and economics. This understanding can be evidenced by AIB courses, college courses, in-house programs, self-study and/or experience. Students are expected to have had relevant banking experience prior to the school. This means a college degree and at least one year of experience, or a high school diploma and five years of banking experience.