AGENDA

Tuesday, September 22:

8:30 am Registration & Continental Breakfast
9:00 am Program Begins
5:00 pm Program Adjourns

Wednesday, September 23:

8:30 am Continental Breakfast
9:00 am Program Begins
5:00 pm Program Adjourns

Thursday, September 24:

8:30 am Continental Breakfast
12:00 pm Program Adjourns

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.

SELECTION OF APPLICANTS

All applications and full registration fees must be received by the IBA office by September 2, 2026. The IBA Board of Education will consider all applications, determine acceptability, and notify the applicant.

REGISTRATION FORM

Dept. 79

Name _____

Bank _____

Address _____

City _____

State _____ Zip _____

Phone _____

Email _____

REGISTRATION PRICING

IBA or MBA 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 317.387.9380

MORTGAGE Lending School

September 22-24, 2026

IBA Center for Professional Development
Indianapolis

Co-Sponsored By:

INDIANA BANKERS ASSOCIATION

mba Michigan Bankers Association



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 2026 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/Freddie Mac 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
- Three Approaches in Determining Value
  - Cost Approach
  - Income Approach
  - Sales-Comparison Analysis
- Red Flags To Look for on the Appraisal

FACULTY LEADER

PAUL R. OSBORNE, CROWE LLP

Mr. Osborne is a retired partner of Crowe LLP who was 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, for 15 years Paul served in the role of chief risk officer for a multi-state $30B bank holding company.

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.