

Residential Real-Estate Lending Institute



March 20-22, 2018
SHAZAM Education Center
CBAI Headquarters
Springfield, IL

Residential Real-Estate Lending Institute

This three-day mini-institute provides the real-estate lending professional with a solid foundation for managing and producing a quality mortgage portfolio. This hands-on institute includes exercises in buying and selling mortgages in the secondary markets, a visit to a construction site, and analysis of the tax return of a self-employed borrower. The institute's objective is to assist the participants in three areas: improved customer service, more efficient processing and servicing, and stronger underwriting. All of these should result in increased earnings from the mortgage portfolio. The "new" underwriting findings are also discussed.

"Great institute. Dave was a very interesting speaker and provided many real-life examples."

Ashlyn Smith,
Mortgage Loan Analyst
State Bank of Toulon

"Aaron was great! He is someone that, as a lender, I will keep in my tool belt. Very knowledgeable!"

Cynthia Barnhill,
Mortgage Loan Officer
Legence Bank, Eldorado

"Dave Kemp was excellent! I feel as though I have an overall better understanding of the lending process."

Emily Wesner,
Underwriter
First Robinson Savings
Bank, N.A.

"David Kemp really keeps the class on their toes. Very good speaker and easy to understand."

Cathy Groleau,
Loan Officer
State Bank of Cherry

Key Topics

Regulatory Compliance

- TILA/RESPA
 - Loan Estimate
 - Closing Disclosure
- REG-Z
 - Rules
 - Higher-Priced Mortgage Loan
 - Requirements
- Updated Flood-Disaster Protection Act

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

- Closing Instructions
- Document Uses
 - Deeds
 - Contracts
 - Notes
 - Line Positions

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

Loan Processing

- Reoccurring Process Issues
 - Compliance Issues
 - Document Deficiencies
 - Underwriting Deficiencies
 - Closing Problems
 - Solutions
- Underwriting Appraisals



Meet Your Faculty

The faculty, comprised of bankers and consultants, is recognized for its knowledge and expertise. All have the credentials and teaching skills to generate superior results. Every effort has been made to adapt the Institute's curriculum to the unique characteristics of Illinois. Faculty members are familiar with Illinois law and will utilize Illinois forms and documents.

David Kemp, founder and president of Bankers Management, Inc., a financial management consulting and training firm in College Park, GA, heads the distinguished faculty. Prior to founding The Management Group, Inc., Kemp was vice president and director of credit services for Cannon Financial Institute, a nationally recognized training company located in Athens, Georgia. He has 20 years' experience in bank management in many areas of credit administration and new-business development. Kemp was vice president of corporate finance for Citicorp North America, and branch manager and commercial lender for the former First National Bank of Atlanta and Citizens and Southern National Bank. He also serves as visiting professor and guest lecturer to schools, colleges, and universities, including The Community Bankers School, sponsored by CBAI.



Kemp

Aaron Lewis is a consultant in the lending division of Young and Associates, Inc. As a consultant, Lewis assists client banks by performing loan review. In addition to loan review, he has performed reviews in lending compliance and quality control. Prior to joining Young and Associates, Inc., he was employed by a community bank in southeast Michigan for 11 years. While at the bank, he worked his way through various facets of the operation from front-line customer service to branch management and finally as vice president, credit administrator. He has secondary market, compliance, and asset quality experience. Lewis holds a B.A. in finance from Michigan State University, East Lansing, and graduated from the Graduate School of Banking, University of Wisconsin, Madison.

What Others Have Said:

"Dave Kemp is a real class act. I feel the speakers covered good topics which pertain to daily lending and processing."

Rhonda Manship, Loan Officer
First Robinson Savings Bank, N.A., Robinson

"Dave Kemp is a great speaker and is extremely knowledgeable about the banking field."

Jennifer Bitter, AVP
First National Bank of Litchfield

Institute Notes

Teaching Methods — CBAI's Residential Real Estate Institute focuses on the why's and how's of the lending function. Lecture, role play, case studies, site visits, and other teaching methods are utilized to keep learning at its highest and participants fully engaged. All lending cases discussed are gathered from the files of community banks and reflect real loan situations. **An HP12C calculator may be helpful on the mathematics of the loan cases.**

Housing — A block of rooms has been reserved at the Baymont Hotel, 5871 South Sixth Street, Springfield. To obtain accommodations, call 217/529-6655. Please indicate you are a CBAI member to obtain the special rate of \$63 plus tax for singles or doubles.

Institute Facilities and Tuition — Classes are conducted in the SHAZAM Education Center at the CBAI Headquarters, 901 Community Drive, Springfield, IL; 217/529-2265. A light breakfast and lunch are provided each day. Dinner is provided at an area restaurant on Tuesday evening. Tuition is \$685 for CBAI members and \$1,285 for non-members. Payment must accompany the completed registration form unless other arrangements have been made. A \$100 cancellation fee is assessed after March 13, 2018.

Certificate of Completion — To demonstrate successful completion of CBAI's Residential Real Estate Lending Institute, each attendee receives a framed certificate for display.

Schedule

| Tuesday | Wednesday | Thursday |
|---|--|---|
| Continental Breakfast & Registration | Continental Breakfast | Continental Breakfast |
| Regulatory Compliance Aaron Lewis | Underwriting Dave Kemp | How To Analyze Appraisals David Kemp |
| Loan Applications & Interviewing Dave Kemp | Construction Financing & Site Visit Dave Kemp | Loan Processing Dave Kemp |
| Secondary Mortgage Market Dave Kemp | | Loan Processing |
| Lending to Self-Employed Borrowers Dave Kemp | Loan Origination Dave Kemp | Conclusion & Review |
| Class Dinner | Dinner on Your Own | Exam |
| | | Adjournment |

"I love listening to Dave speak. He definitely keeps your attention."

Sam Strohl,
Assistant Loan Officer
First Neighbor Bank,
N.A., Toledo

"I liked the site inspection. The topics discussed were all relevant to my job and both speakers did a good job."

Kurt Squires,
AVP/Loan Officer
Casey State Bank

"Dave uses real-life examples, which helps us to understand the information."

Stephanie Torbert
Loan Officer
DeWitt Savings Bank,
Clinton

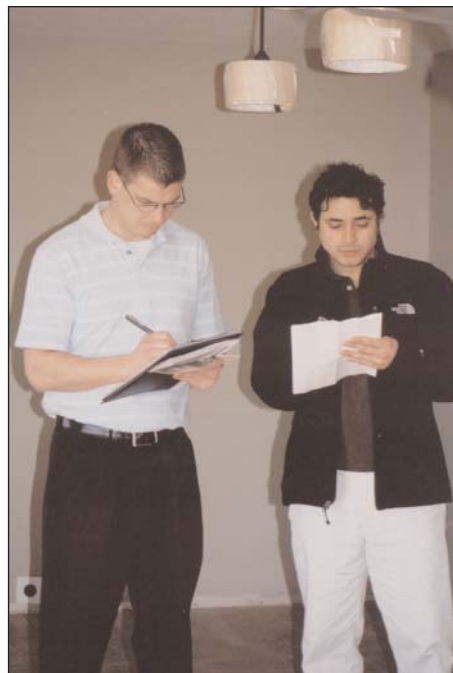
"The knowledge from both speakers was great. Dave, like always, kept it interesting with the funny stories he shared."

Bryann Odom,
Loan Officer
State Bank of
Whittington

Registration begins at 8:30 a.m. on day one. Education runs from 9 a.m. to 5 p.m. on day one and two, and from 9 a.m. to 3 p.m. on day three.

This three-day seminar provides 18 hours of credit toward the prestigious Certified Community Lender designation

CBAI is a registered Public Accounting Continuing Education provider. This institute qualifies for 18 hours of continuing education credit.





Residential Real-Estate Lending Institute Registration Form CBAI Headquarters, Springfield March 20-22, 2018

Name/Title: _____

Bank: _____

Address: _____ City/State/Zip: _____

Phone: _____ Fax: _____ E-Mail: _____

(E-mail address required for registration).

I have special needs; please contact me before the seminar.

Please send me via e-mail information regarding CBAI lending seminars and institutes.

Education Background (Check highest level):

High School Graduate

Associate Degree

College Graduate

Other banking schools attended, if any:

The Community Bankers School, sponsored by CBAI

Other _____

Professional Experience:

Years of experience (as of Institute date) _____

Years of residential real estate lending (as of Institute date) _____

Your current position in the bank _____

Please select your payment method.

Check Enclosed

Check in Mail

Pay at Door

Credit Card*

**If you are paying by credit card, please fill out the following information. (Visa and MasterCard accepted).*

Name as It Reads on Card _____ Card Number _____

Company Name on Card _____ Expiration Date _____

Billing Address of Card _____

Three-Digit Security Code _____



Click it in:
www.cbai.com



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224 (Illinois only)