

2012 LENDING ESSENTIALS SCHOOL

CONSUMER, RESIDENTIAL REAL ESTATE AND SMALL BUSINESS



LOAN ORIGINATION AND COMPLIANCE

Facilitated By:

Dennis 'Denny' Deischer, CRCM & John Cochran



**CENTER FOR
FINANCIAL
TRAININGSM**

WESTERN STATES

Wednesday, Thursday & Friday

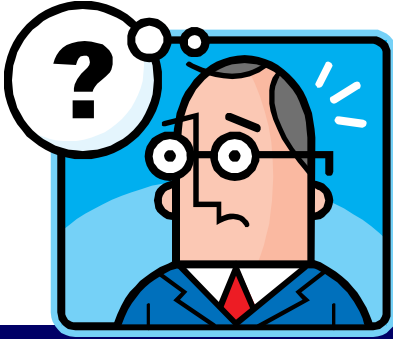
April 18, 19 & 20, 2012

8:30am to 5:00pm

The Sheraton Denver West Hotel

360 Union Boulevard

Lakewood, CO 80228



Who Should Attend?

This School is designed for community bankers who are beginning to participate in the bank's loan origination process; newly-appointed loan officers, and members of the bank's credit administration and loan processing areas.

About the Faculty

DENNIS 'DENNY' DEISCHER, CRCM

Vice President, Education Services
Missouri Bankers Association

Denny provides education training related to compliance issues and management structure. He brings over 35 years of experience in the financial services industry. Denny was previously a manager for KPMG Barefoot Murrain, and also was one of the country's most senior compliance regulatory officials, serving with the Office of the Comptroller and the Currency for 19 years. He is widely known as a speaker and instructor on compliance topics at conferences, seminars and teleconferences across the United States.

JOHN COCHRAN

Prior to starting his own company, John Cochran & Associates, John served in various management and lending positions over the 25 years that he was in banking. These positions included compliance and loan review officer, consumer and commercial lender, and senior lender and president and CEO of a community bank.

Lending continues to be one of the most crucial functions in banking today!

Lenders responsibilities and scope of activities continues to expand in this contemporary marketplace. Increased competition from new players, ever-changing regulations and rising risks are only a few of the factors a lending officer must face. Bankers will meet these challenges and more, as they learn the latest information, prepare for the most complex lending situations and further their banking career.

Facilitated by two highly sought-after instructors on these topics, DENNY DEISCHER, CRCM and JOHN COCHRAN, this NEW 3-Day Lending Essential School will cover the origination of consumer loans, residential real estate loans and small business loans and the compliance 'hot topics' for each.

Training Options

Participants can attend the Entire School, and **SAVE** \$50! Or attend Day One and Two only (Consumer and Residential Real Estate Lending), or Day Three only (Small Business Lending)!

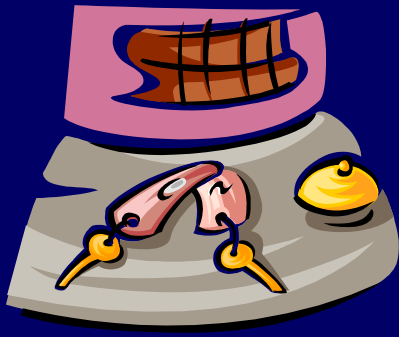
Get Ahead, Stay Ahead!

Success today depends upon having the knowledge to recognize, envision and create sustainable competitive advantages. An important component of getting ahead and staying there is the investment strategy that includes professional training and development. Investing in your education provides both tangible and intangible benefits that have a material impact on your bank's success.

After all, training enhances company profits.

Training improves work quality.

And training improves a company's competitive edge.



Accommodations

The Sheraton Denver West Hotel
360 Union Blvd.
Lakewood, CO 80228

**Please make your reservations
by MARCH 27th!**

A block of King and Double Queen Rooms has been reserved at The Sheraton Denver West Hotel located conveniently off of 6th Avenue and Union Boulevard in Lakewood, Colorado. Reserve your room by Tuesday, March 27th to receive the 'discounted' rate of \$119.00 per night plus tax.

To make your reservations please visit our personalized website at:

<https://www.starwoodmeeting.com/Book/cftws2012>

Or call the hotel directly at **888-627-7027** and reserve your room under the block title: CENTER FOR FINANCIAL TRAINING WESTERN STATES or Group Code CED17A

The availability and rate of the rooms cannot be guaranteed after March 27th, therefore, early reservations are encouraged!

Register Online

www.CFTWS.org/Education

Course Curriculum

DAY 1: Wednesday, April 18, 2012 from 8:30pm to 5:00pm
REVIEW OF CURRENT LENDING AND COMPLIANCE HOT TOPICS, AND CONSUMER LOAN ORIGINATION

- ◆ Review of basic consumer, personal, and household loan purposes
- ◆ How to gather complete consumer loan application information
- ◆ How to evaluate consumer loan application information
- ◆ How to make the 'best' consumer loan decision
- ◆ Consumer loan documentation
- ◆ Consumer loan collections

Federal and State Lending Regulations to be presented:

- ◆ Regulation B
- ◆ Regulation P
- ◆ Regulation Z
- ◆ The Fair Credit Reporting Act
- ◆ Bank Secrecy Act and Customer Identification

DAY 2: Thursday, April 19, 2012 from 8:30am to 5:00pm
RESIDENTIAL REAL ESTATE LOAN ORIGINATION

- ◆ Review of basic residential loan products
- ◆ How to use the Uniform Residential Loan Application
- ◆ How to evaluate residential loan application information
- ◆ Understanding the purpose of a Survey, Title Commitment and the Final Title Policy
- ◆ Basic appraisal and evaluation compliance requirements
- ◆ The Residential Note, Truth-in-Lending Disclosure, HUD Settlement Statement and Deed of Trust
- ◆ S.A.F.E. Act update

Federal and State Lending Regulations to be presented:

- ◆ Regulation B
- ◆ Fair Housing Act
- ◆ Real Estate Settlement Procedures Act (Regulation X)
- ◆ Truth in Lending Act
- ◆ Home Mortgage Disclosure Act (Regulation C)
- ◆ Flood Disaster Protection Act

DAY 3: Friday, April 20, 2012 from 8:30am to 5:00pm
SMALL BUSINESS LOAN ORIGINATION

- ◆ Basic types of small business and agricultural loans
- ◆ Understanding business operating cycles
- ◆ Identifying and analyzing the primary working assets of a business
- ◆ Understanding the required financial information needed to make a decision
- ◆ Basic financial analysis techniques
- ◆ Calculating a Global Debt Service Coverage Ratio
- ◆ Understanding supporting commercial loan documentation

Federal and State Lending Regulations to be presented:

- ◆ Regulation B – Spousal Guarantees
- ◆ Regulation O – Loans to Insiders

Member Tuition

Entire School = 850.00*

Day 1 & 2 Only = \$600.00*

(Consumer & Residential Real Estate Loans)

Day 3 Only = \$300.00*

(Small Business Loans)

Tuition includes a light breakfast (served from 8-8:30am) and lunch daily (excludes lodging).

***Early Member Tuition ~ Register By MARCH 21, 2012**

To ensure your attendance and receive the 'Early' Tuition Rate quoted above, please register by **WEDNESDAY, MARCH 21, 2012**. Tuition will increase after March 21st by \$100.00 for the Entire School, \$50.00 for Day 1 & 2 Only, and \$25.00 for Day 3 Only. Non-Member Tuition is \$1,700, \$1,200 and \$600. Not a member? Contact CFTWS at 303-825-1590 or info@cftws.org and join today!

Multiple Registration Discount

SCHOOL—Register One Person to attend the Entire School at the Advertised Tuition (Early or Regular) and Receive a 10% Discount on any Additional Registrants attending the ENTIRE SCHOOL.

INDIVIDUAL SESSIONS—Register One Person to attend a Specific Session (Day 1 & 2 Only, or Day 3 Only) at the Advertised Tuition (Early or Regular) and Receive a 10% Discount on any Additional Registrants for the SAME SESSION.

Refund Policy

\$200.00 Cancellation Fee = On or before March 21, 2012.
NO Refund = After March 21, 2012 (although a substitute may attend).

Attire

Casual, comfortable attire is recommended.

Registration Form

(One Per Registrant)

- Entire Lending Essentials School (N6365A1S12)
- Day 1 & 2 Only—Consumer & Residential RE (N6366A1S12)
- Day 3 Only—Small Business (N6367A1S12)

Name: _____

Title: _____

Organization: _____

Street Address: _____

City/State/Zip Code: _____

Business Phone: _____

Cell Phone (in case of emergency): _____

E-Mail Address: _____

Student Signature: _____

- Multiple Registration Discount Applies—Additional Registration Form(s) attached.

FAX: 303-629-1591

**MAIL: 1009 Grant Street, Suite 102
Denver, CO 80203**

E-MAIL: info@cftws.org

REGISTER ONLINE: www.CFTWS.org/Education

PAYMENT OPTIONS

TOTAL AMOUNT DUE \$ _____

TUITION PAYMENT OPTIONS: *Bill Organization Check enclosed (payable to CFTWS)

*Authorized Signature for Billing: _____

VISA/MC #: _____ Exp. Date _____

Cardholder's Name: _____ Signature: _____