

Consumer Lending Basics

May 19-20, 2021

9:00-11:30 a.m. & 1:00-3:30 p.m. CDT

Presented Virtually



TexasBankersAssociation
Strong Banks. Stronger Communities.

This two-day seminar follows the consumer lending process from taking the application to making the final credit decision. While much of this process is automated, this course will focus on the “why” behind the “how.” Using cases and providing best practices, participants will learn how to better navigate the typical steps and become more efficient. Emphasis will be placed on recognizing exceptions to established lending policies and practices, and how to properly mitigate these risks — when it makes sense for bankers to intervene and grant a waiver.

We also will explore personal tax returns and developing related personal cash flow, including small business owners and self-employed borrowers.

While this program provides a brief overview of the role and goals of various compliance and fair lending regulations, the focus is on the underwriting and loan analysis process beyond compliance.

WHO SHOULD ATTEND?

Branch managers, consumer lenders, mortgage bankers, private bankers, small business lenders, credit analysts, loan review specialists, consumer lending managers and credit officers.

PRESENTER

Richard Hamm has been training bankers for more than 20 years, including both creating and teaching courses for the American Bankers Association (ABA) and the Risk Management Association (RMA), plus regional banking schools (Graduate School of Banking – Wisconsin, Graduate School of Banking at Colorado, Southwestern Graduate School of Banking and Barret School of Banking – Memphis), numerous state banking and community banking associations and individual banks.



HIGHLIGHTS

- Current industry trends:
 - Overview of recent issues, such as consumer borrowing and savings levels
 - Re-thinking the predictive power of credit scores
 - Refinance boom and housing shortage affecting residential mortgages and home equity lending
- Taking the loan application (or personal financial statement), getting the needed information, and issues with helping the customer complete the schedules
- Beyond W-2's and pay stubs: Tips on how to qualify income and verify employment
- Myths and realities of credit bureau reports
- Getting beyond “the dog ate my homework” types of excuses for poor credit history
- A framework for dealing with applicants that have a previous bankruptcy
- Credit policy exceptions are serious business — your reasons for granting a waiver must be equally serious
- Collateral considerations
- Beyond the “big three” of credit score/history, debt ratio and loan-to-value: Tips on using other important factors to mitigate risks and underwrite a solid loan
- Update on residential mortgage lending and the basics of the mortgage loan process
- Key issues when dealing with residential construction loans
- How to compile and construct personal cash flow from tax returns

VIRTUAL PRESENTATION

Registrants will receive instructions in advance to access the online class and download the materials. Registrants will have access to a recorded copy of both sessions and materials for 90 days.

CONTINUING EDUCATION

Texas State Board of Public Accountancy: 11 CPE credit hours. There are no educational prerequisites.

REGISTRATION/CANCELLATION

Register online or complete the attached form and submit via email. The fee includes access to the virtual seminar, program materials and session recordings.

IMPORTANT: All attendees must be registered to ensure access to the program, materials and recorded content. If you would prefer to email us your registrations, we will be happy to invoice your bank.

Cancellation/substitution requests must be made in writing. Email requests to education@texasbankers.com. Full registration fees will be refunded if written notice is received no later than May 12, 2021. Substitutions are permitted without penalty.

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REGISTRATION FORM

Register online or complete a separate form for each registrant.

Online: www.texasbankers.com/store

Email: register@texasbankers.com

Mail: Texas Bankers Association

P.O. Box 2569

Austin, TX 78768-2569

TBA Members:

\$695 per person first registrant

\$575 per person additional registrants from the same bank

\$1,750 per bank (up to 8 registrants)

9+ registrants: email education@texasbankers.com for a quote

Nonmembers: \$1,390 per person

Name Mr. Ms.

Title

Bank/Company

Business Address

Mailing Address (If different from above)

City/State/Zip

Phone

Email

To expedite your registration, please include any other names you have used (i.e. maiden name, formal name or nickname) and, if applicable, any other financial institutions you have previously worked for.

Other Names

Other Financial Institutions