Loan Underwriting Mistakes

A web-based seminar

Thursday, January 26, 2017, 11:00 am - 1:00 pm

Program Content:
This seminar focuses on common underwriting mistakes that can ultimately lead to problem loans and loan losses. Using charge off analysis of hundreds of charged off loans, the session gives a view of “What were we thinking?” regarding underwriting mistakes. These examples provide great learning moments designed to positively influence future behavior in underwriting activities.

We will examine typical areas of underwriting analysis where mistakes can occur. Taking a deeper look at those areas will result in exercising better judgment in achieving the perfect balance of positive cash flow, sufficient and correctly documented collateral, and adequate guarantees in the underwriting process.

Covered Topics:
- Understanding the purpose of the loan request
- Sufficient analysis of primary and secondary sources of repayment
- Assessing the true value of collateral
- Industry and Geographic credit risk considerations
- Sufficient analysis of management limitations
- Red flags for fraud
- “Too much” influence from Centers of Influence

Who Should Attend:
Commercial lenders, small business lenders, credit analysts, loan review specialists, lending managers and credit officers

Presenter:
Linda Larger has successfully coached and trained hundreds of bankers to be their best in credit risk analysis and sales execution. With a long career in banking she has experience as both a banker and training professional having worked as a Vice President in Business Development for Commercial and Consumer Lending, Special Assets and Training.

Her training work has been featured in publications of the Association for Financial Professionals, Business Banking Board, and as a program presenter for the Graduate School of Banking at the University of Wisconsin-Madison.

She is the owner of Banker Education Solutions & Training LLC (BEST) where she works with a variety of banks and state banking associations in a consulting role on training needs identification, and training program delivery and evaluation. Her favorite audiences are Lenders, Special Assets and Credit Administration associates.

Cancellation Policy:
Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also elect to receive an OnDemand website link to see the webinar at no additional charge.

If you are unable to attend the webinar, but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Please check one of the following:
- “Live” Web connection $265
- Additional connection for a branch $75
- 6-month “OnDemand” website link only $295
- CD-ROM and materials only $345
- Live plus OnDemand website link $365
- Entire Package: Live, OnDemand link, and CD-ROM $395 plus materials

Ways to Register:
- ONLINE: https://www.BankWebinars.com/Webinar/Details/2235/?idAff=17151
- FAX: (800) 831-3776
- PHONE: (800) 831-0678
- MAIL: TTS, PO Box 310, Waunakee, WI 53597

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