

Residential Real-Estate Lending Institute



**CBAI Headquarters
SHAZAM Education Center
Springfield, IL
April 22 - 24, 2024**



Residential Real-Estate Lending Institute

This three-day 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, 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.

Key Topics

Regulatory Compliance

- Regulation B
- Flood rules

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

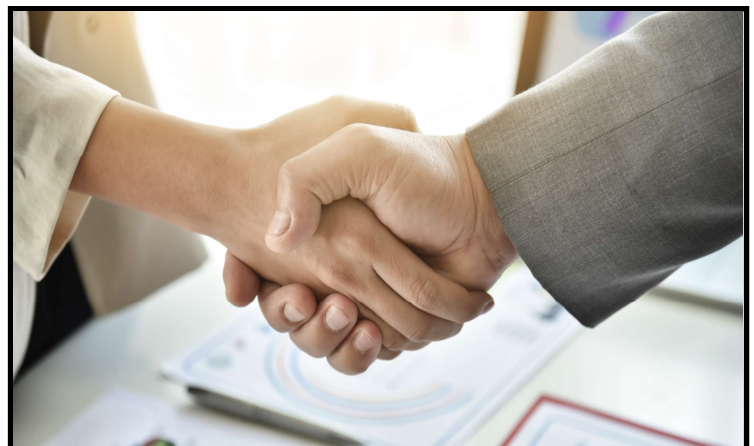
- Setting up referral networks
- Sales management tools
- Bank sponsored sales events

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

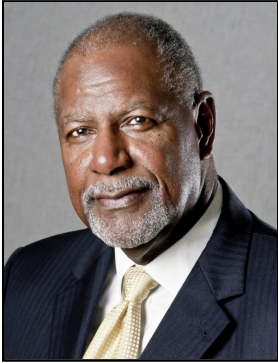
Loan Processing

- Reoccurring process issues
 - Compliance issues
 - Document deficiencies
 - Underwriting deficiencies
 - Closing problems
 - Solutions
- Underwriting appraisals



Meet Your Faculty

The faculty, comprised of former bankers and consultants, is recognized for its knowledge and expertise. Both 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.



Kemp

David Kemp, founder and president of Bankers Management, Inc., a financial management consulting and training firm in College Park, GA, heads the distinguished faculty. Kemp has over 20 years' experience in bank management in many areas of credit administration and new-business development. He also

serves as visiting professor and guest lecturer to schools, colleges and universities, including The Community Bankers School, sponsored by CBAI.



Bond

Sharon Bond, CRCM, is a consultant in the compliance department at Young & Associates, Kent, OH, where she specializes in consumer compliance. Bond works on a variety of compliance-related issues, including leading compliance seminars, conducting compliance reviews for all areas of compliance, conducting in-house training, and writing

compliance articles and training materials. With over 30 years of industry experience, she has a strong background in mortgage lending and in federal consumer compliance laws and regulations.

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 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 — Accommodations may be made at the Northfield Center, 3280 Northfield Drive, Springfield. Call 217.523.7900. Please indicate you are a CBAI member to obtain the special rate of \$89 plus tax.

Tuition — Tuition is \$745 for CBAI members and \$1,345 for non-members. Payment must accompany the completed registration form unless other arrangements have been made.

Handout Materials – Prior to the institute, you will be emailed a link containing hand-out materials, seminar certificate, evaluation form and seminar attendee list. ***Please print and bring materials with you or download them on your own device to access during the program.*** CBAI will provide power cords in several designated locations to charge devices. ***(NOTE: If you have not received the link one day before the institute, please email Tracy McQuinn at tracym@cba.com.)***

Agenda – Registration begins at 8:30 a.m. on day one. The seminar runs from 9 a.m. to approximately 5 p.m. on day one and two, and from 9 a.m. to 3 p.m. on day three.

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

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

CPE Credits – CBAI is a registered Public Accounting Continuing Education provider. This institute qualifies for 18 hours of continuing education credit. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

Exam – At the conclusion of the institute, you will have a brief exam. This exam is included to check your knowledge to help you determine where you may need additional training. You are the only one to receive the results.



Residential Real-Estate Lending Institute Registration Form CBAI Headquarters, Springfield April 22 - 24, 2024

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
- Credit Card*

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

Name as It Reads on Card _____

Credit Card Number _____

Billing Address of Card _____

Expiration Date _____ 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
(217) 529-2265