

2020

Virtual Real Estate Lending School

When

October 26-27, 2020
9:00 a.m. - 3:30 p.m.

Where

From the comfort of your desk!

Attendees will need Internet access and a standard web browser to join this video and web conferencing. They will receive an email with a link to join the virtual meeting, handouts, and any information within a week before the school.

Cancellation

Full registration fees will be refunded if a cancellation is received before October 5. No refunds will be given for cancellations made after October 5. All cancellations must be submitted in written format prior to the event.

Key Topics

Loan Application & Interviewing

- Verifying Income
- Verifying Debt Level Gift
- Letters Verifying Assets

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

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



How to Register

Visit www.arkbankers.org to register for this two day virtual school!



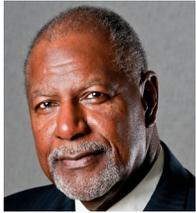
Who Should Attend

- Senior Loan Officers
- Mortgage Loan Officers
- Loan Processors & Review Staff



Contact Us

Professional Development Department
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David Kemp
Bankers Management, Inc.

David Kemp is the President of Bankers Management, Inc. (BMI), a nationally recognized company in financial services training and

bank consulting. Mr. Kemp has more than 30 years of management experience in consulting, training credit administration and new business development. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities.

An HP12C calculator is required to participate in this school.

Hands-on learning to improve your mortgage portfolio and increase earnings!

Why attend this School?

- Improve your customer service skills
- Strengthen your underwriting ability
- Process and service more efficiently
- Establish a network of peer lenders for continued support
- And much more!

About this School

This two-day virtual school led by David Kemp provides the real-estate lending professional with a solid foundation for managing and producing a quality mortgage portfolio. This hands-on class includes exercises in buying and selling mortgages in the secondary markets, and analysis of the tax return of a self-employed borrower. The school'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.

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**Learn how to manage
& produce a quality
mortgage portfolio.**

Pricing

ABA Members

Early Pricing: \$680
After October 5: \$780

Non-Members

Early Pricing: \$1,360
After October 5: \$1,560

