



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

Lending to Self-Employed Borrowers

Wednesday, July 29, 2020

2 - 3:30 p.m.

Lending to self-employed borrowers can be challenging, especially for smaller financial institutions that specialize in retail credits, without a seasoned commercial lending division to reference or underwrite credits. This presentation takes the mystery out of underwriting self-employed borrowers and provides practical steps to: identify income sources; request verification documents, including income tax returns and K-1 schedules, deriving cash available to service debt; and identify required debt service, including debts not listed on the borrower's credit report.

In addition, this presentation provides insight regarding the importance of understanding borrower liquidity and leverage. The strength of a borrower's personal financial statement is especially important when the credit is unsecured, or the LTV is at, or above, policy limits.

HIGHLIGHTS

- Use Form 1040 as the primary means to identify income sources for self-employed borrowers
- Identify underwriting documentation required to determine a borrower's payment coverage ability, liquidity and leverage
- Explain the underwriting documentation requirements to self-employed borrowers
- Review your policy regarding self-employed borrowers to identify enhancement opportunities
- Document and identify all repayment sources
- Lend more confidently, especially with unsecured credit

TAKE-AWAY TOOLKIT

- Checklist of suggested required documents for varying entity types owned by self-employed borrowers
- Employee training log
- Interactive quiz

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WHO SHOULD ATTEND?

This informative session would best suit lenders and credit analysts unfamiliar with lending to self-employed borrowers. This training is especially critical for institutions focused on retail lending and institutions looking to strengthen underwriting processes for borrowers with repayment sources not identified via a W-2 or retirement income.

ABOUT THE PRESENTER

Aaron Lewis is a senior consultant at Young & Associates, Inc. With over 15 years in the banking industry, his expertise is now dedicated to the lending division of Young & Associates where he assists financial institutions with loan, ALLL, policy and credit-process and compliance reviews. He also conducts seminars on credit risk and compliance.

Prior to joining Young & Associates, Lewis was the vice president credit administrator of a community financial institution in southeast Michigan and managed all facets of the lending function, including originations, underwriting, ALLL analysis, servicing and secondary market compliance. He holds a bachelor's in finance from Michigan State University, East Lansing, MI, and graduated from the Graduate School of Banking, University of Wisconsin, Madison, WI.

THREE REGISTRATION OPTIONS

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2. ON-DEMAND WEB LINK**

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Wednesday, July 29, 2020

2 - 3:30 p.m.

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