

# Residential Real-Estate Lending Institute



Live E-Learning Seminar  
June 29-30, 2020

# Residential Real-Estate Lending Institute

This two-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.

*"Mr. Kemp has a great way of teaching. He is able to relate everything with real life examples. I liked the case studies - they are a great way to put new knowledge to work!"*

Chance Vose,  
Mortgage Underwriter  
Farmers National Bank  
of Griggsville

*"I was pleased with coming to this Institute and I enjoyed everything about the class. Both speakers were informative and gave examples."*

Wyatt Logan,  
Loan Officer  
Bank of Stronghurst

*"I enjoyed the real life aspects of this institute. Dave was very relatable and knowledgeable of the industry."*

Lisa Wilson,  
Mortgage Loan Officer  
Crossroads Bank,  
Effingham

## 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

### 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

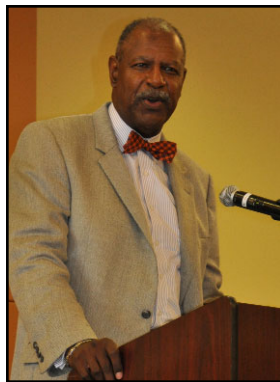


# Meet Your Faculty

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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.

**David Kemp**, founder and president of Bankers Management, Inc., a financial management consulting and training firm in College Park, GA, heads the distinguished faculty. Prior to founding The Management Group, Inc., Kemp was vice president and director of credit services for Cannon Financial Institute, a nationally recognized training company located in Athens, Georgia. He has 20 years' experience in bank management in many areas of credit administration and new-business development. Kemp was vice president of corporate finance for Citicorp North America, and branch manager and commercial lender for the former First National Bank of Atlanta and Citizens and Southern National Bank. He also serves as visiting professor and guest lecturer to schools, colleges and universities, including The Community Bankers School, sponsored by CBAI.



Kemp

**Dale Neiss** is a consultant with Young & Associates, Inc. With over 30 years of banking experience in Denver, CO, Neiss has developed and implemented compliance management systems, loan review and community reinvestment act (CRA) programs, and enterprise risk management (ERM) framework for multiple banks. He has held the titles of compliance and loan review manager, BSA and CRA officer and enterprise risk management director. Prior to his Denver, Colorado banking experience, Neiss began his banking career with the Office of the Comptroller of the Currency in Indianapolis, Indiana, as an associate national bank examiner. At Young & Associates, Inc., he provides consulting and training, as well as writes articles and compliance manuals. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in Washington, D.C. Neiss earned a bachelor of business administration degree in finance and management from Kent State University, Kent, Ohio.

## Institute Notes

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**For this E-Classroom Seminar**, we are using **Zoom Video Conferencing**. This Zoom meeting is individualized to this specific seminar and is a private, invitation-only meeting that is password protected. Each participant receives an email from Tracy McQuinn at CBAI, [tracym@cbai.com](mailto:tracym@cbai.com), to login. Participants also receive their seminar manual via this email. Each participant needs a computer or iPad to participate, but do NOT need a webcam. During the live presentation, participants can ask questions of the presenter and answer poll questions.

**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.*

**Tuition** — Tuition is \$685 for CBAI members and \$1,285 for non-members. Payment must accompany the completed registration form unless other arrangements have been made.

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

**Agenda** — Please log-in around 8:50 a.m. each morning. The seminar runs from 9 a.m. to approximately 4 p.m. with a 30 minute break for lunch at noon. The seminar will break briefly in the morning and afternoon.

**CCL** — This two-day seminar provides 12 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 12 hours of continuing education credit.



# Residential Real-Estate Lending Institute

## Registration Form

### Live E~Learning Seminar

### June 29 - 30, 2020

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       Pay at Door       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 \_\_\_\_\_ Card Number \_\_\_\_\_

Company Name on Card \_\_\_\_\_ Expiration Date \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Three-Digit Security Code \_\_\_\_\_



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[www.cbai.com](http://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