

# Residential Real-Estate Lending Institute



CBAI Headquarters  
SHAZAM Education Center  
Springfield, IL  
April 12 - 14, 2021

# 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

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### 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

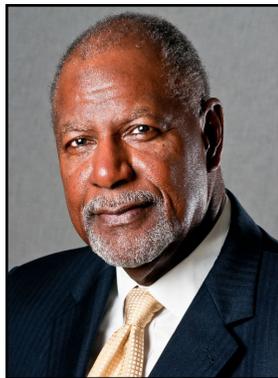


# Meet Your Faculty

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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

**Aaron Lewis** is a consultant in the lending division of Young and Associates, Inc. As a consultant, Lewis assists client banks by performing loan review. In addition to loan review, he has performed reviews in lending compliance and quality control. Prior to joining Young and Associates, Inc., he was employed by a community bank in southeast Michigan for 11 years. While at the bank, he worked his way through various facets of the operation from front-line customer service to branch management and finally as vice president, credit administrator. He has secondary market, compliance, and asset quality experience. Lewis holds a B.A. in finance from Michigan State University, East Lansing, and graduated from the Graduate School of Banking, University of Wisconsin, Madison.



Lewis

## Institute Notes

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**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 LaQuinta by Wyndham, 1121 LeJune Drive, Springfield. Call 217/697-5686. Please indicate you are a CBAI member to obtain the special rate of \$70 plus tax.

**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 certificate of completion.

**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.

**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.

**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 12 - 14, 2021

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