Line-by-Line Loan Review:
Consumer, Commercial & Residential

Tuesday, MAY 14, 2013
2:00 pm – 3:30 pm Central

A bank's loan-review program is an essential key to a strong credit-risk-management program. Examiners are spending a considerable amount of time determining whether you have a strong, dynamic loan-review program. Specifically, they are looking for a qualified, independent assessment of your overall credit-risk-management processes, including loan-grading integrity and uniformity, adherence to policies, underwriting quality, and ongoing account management. Loan review must provide comprehensive narrative reports to management and the board detailing the adequacy of each component and an overall assessment of the level and direction of credit risk.

Two case studies – a commercial loan and a real estate loan – will be presented which will cover each important step in the loan-review process. You will receive worksheets and a reporting process that you can implement at your bank.

HIGHLIGHTS
How to conduct a loan review step-by-step

- What loan review should cover on an annual basis
- What information should be gathered from the bank for each review
- How to select appropriate risk-based loan samples
- Retail loan underwriting samples (residential mortgages, home equity, and consumer loans)
    - What information should be documented for the review?
    - What are the key components that should be evaluated in the review?
- Commercial and CRE samples
    - What questions should be asked and analyzed as you work through each loan file?
    - Adequately documenting your review and justifying the grade assigned for each credit
- Communication process with management and loan officers throughout the process
- How do you build the narrative summary report?
- **TAKE-AWAY TOOLKIT**
    - Loan review worksheets for commercial and real estate loans
    - Retail loan underwriting samples
    - A reporting process

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?
This informative session is designed for loan review officers, lending staff, auditors, and compliance officers.

ABOUT THE PRESENTERS – Ann Brode & Lisa Zigo, Brode Consulting Services, Inc.
Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for over 25 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of The Bank Deposit Documentation Manual for Front-Line Personnel, published by Bankers Publishing Company, and is well represented in numerous industry publications.

Lisa Zigo began her career as a loan-review specialist at a multi-bank holding company, after receiving a Bachelor's in Finance from Youngstown State University in 1991. She completed her certification in Loan Review, the PBA Commercial Lending School, and the Penn State Management Program. In 2000, Lisa accepted a position with a community financial institution and served as VP and Director of Credit Administration. She became Senior VP and Director of Operations in

2009. Her responsibilities included loan and deposit operations, item processing, IT, vendor management, and compliance. In 2012, Lisa joined Brode Consulting Services and uses her broad experience and compliance expertise to provide assistance to community financial institutions in loan review, compliance administration and reviews, strategic planning, management assessments and developing programs to manage risk and develop sound internal programs and best practices.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR
The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*
Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, *you will also receive a FREE audio/visual CD ROM.**** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)
Options 1 and 2 described above ***CD ROM for PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

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TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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	On-Demand Web Link and FREE CD ROM; *or*	**$230**	**$275**
	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	**$300**	**$350**

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