


## 2008 Basic Consumer Lending (Parts I and II)

 <p style="font-size: 24pt; font-weight: bold; margin: 0;">WEBINAR SEMINAR</p>	<b>Date:</b>	June 13, 2008 (Part I), June 20, 2008 (Part II)
	<b>Time:</b>	1:30 – 3:30 p.m. Central Time
	<b>CPE Available:</b>	2.5 hours CLBB/CCSR/CPB per session
	<b>Seminar Code:</b>	SW2-1053
	<b>Seminar Description:</b>	The seminars follow the entire lending process from taking the loan application to making the final decision. Participants will develop the skills necessary to make the call on "marginal" borrowers. We will also review the new regulatory guidelines on subprime lending, which will include every consumer loan with a credit score less than 660.
<b>Who Should Attend:</b>	The primary audience is consumer lenders with new business development and basic lending responsibilities. Participants may attend either or both sessions.	
<b>Program Highlights:</b>	<b>Part 1</b> -Current Industry Trends, Taking The Loan Application, Qualifying Income, Essence of the Credit, Credit Bureau Reports, and Credit Policy Exceptions <b>Part 2</b> -Credit Scoring, Validating Your Cut-Off Scores, Employment Verification, Measuring the Capacity to Pay, Measuring Willingness to Pay, Collateral Considerations, and Documenting the Approval Process	
<b>Seminar Speakers:</b>	<b>David Kemp</b> is President of Bankers Management, Inc., (BMI) a nationally recognized company in financial services training and consulting. David serves as a visiting professor and guest lecturer to many colleges and universities.	
<b>What is a Webinar Seminar?</b>	Each program includes 90 minutes of instruction and 30 minutes live Q&A. Each registrant provides one connection to the live webinar and 30 days access to the online seminar. You may have unlimited participants on your connection by speaker phone.	
<b>What are the costs?</b>	Tuition is \$250 per 'site license,' and listeners on your connection are unlimited.	

## REGISTRATION FORM

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**Email (required):** \_\_\_\_\_

**Seminar Code (see the top of this sheet):** \_\_\_\_\_

**Please check all that apply:**

Live webinar/materials (live hookup) *	<input type="checkbox"/> \$250 mem	<input type="checkbox"/> \$500 nonmem	
CD/materials	<input type="checkbox"/> \$270 mem	<input type="checkbox"/> \$540 nonmem	
	*Each session is \$250, or \$500 for both sessions		
	___Part I	___Part II	___Both

**Method of Payment:**     MasterCard     VISA     AMEX     Discover    *Payment must accompany registration (do not fax a copy of a check).*

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2. By Fax: (512) 381-1571
3. By Phone: Call (888) 262-7701 with credit card information
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