


**2008 Lending Essentials: Financial Analysis Tools (3 Parts)**

<p style="text-align: center;"><b>WEBINAR SEMINAR</b></p> 	<b>Date:</b>	June 19, 2008 (Part I), June 26, 2008 (Part II), and July 11, 2008 (Part III)
	<b>Time:</b>	1:30 – 3:30 p.m. Central Time
	<b>CPE Available:</b>	2.5 hours CRCM/CPB per session
	<b>Seminar Code:</b>	SW-1049/SW-1050/SW1026
	<b>Seminar Description:</b>	<p><b>Part 1 <u>Personal Financial Statement Analysis</u></b> Topics include: Personal financial information constraints and requirements; Analysis tools; Determining debt repayment ability by analyzing individual cash flow using tax returns and other tools; Simple ratios which provide understanding of the borrower's cash flow, liquidity and financial soundness.</p> <p><b>Part 2 - <u>Understanding &amp; Using Personal &amp; Business Tax Returns</u></b> Highlights include: The difference between IRS tax return and Generally Accepted Accounting Principles (GAAP); The most important questions to ask about tax returns for individuals, corporations and partnerships; Case study regarding Form 1040 and supporting schedules; Developing cash flow from a personal tax return; Evaluating a company's earnings and financial condition using a tax return; Limitations regarding the use of tax returns</p> <p><b>Part 3 - <u>Cash Flow Analysis</u></b> Topics for discussion include: The “true” nature of cash flow in a business; “E-B-I-T-D-A” is not cash flow, and using this erroneous tool can lead to problems; How to quickly and easily prepare and use cash flow statements; The importance of the difference between: operating cash flows, cash flows caused by management discretion and financing flows.</p>
<b>Who Should Attend:</b>	Consumer and commercial lenders, credit analysts, loan review and department managers will benefit.	
<b>Program Highlights:</b>	All sessions include ample time for questions and answers	
<b>Seminar Speakers:</b>	<b>Bob Ullom</b> , brings 30 year's commercial lending and bank management experience to his lively sessions. As founding President/CEO of two start-up banks, he led both to sound, profitable status. Bob currently provides training and education in over 35 states.	
<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.	

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