

Accounting for OREO & ALLL

In today's environment, many institutions are experiencing increased levels of foreclosed properties. This two-part webinar series provides the knowledge to properly account for these transactions at acquisition and disposition and to maintain an appropriate level of ALLL to meet regulatory guidelines.

Other Real Estate Owned (OREO) July 13

This session provides the knowledge to properly account for these transactions at acquisition and disposition. This discussion will deal with the complex issue of gain recognition upon the sale of foreclosed assets. Learn specifics and receive practical recommendations related to supporting your OREO valuations. Highlights include:

Information Applicable To All U.S. Banks:

- Proper Accounting Treatment under Generally Accepted Accounting Principles (GAAP) During:
 - Initial Acquisition
 - Establishing the Initial Carrying Value
 - Gain and Loss Treatment
 - Holding Period
 - Subsequent Expenditures
 - Capital Improvements
 - Subsequent Impairment
 - Disposition
 - Gain and Loss Treatment
 - Seller Financed Transactions
- Practical Applications
 - 15 fact based examples or question and answer scenarios adapted from the OCC's most recent Accounting Advisory Series

Practical Information Specific to Nationally Chartered Banks:

- OREO Defined
- Allowable Acquisition Methods
- Appraisal Requirements
- Allowable Expenditures
- Holding Period Requirements
- Disposition Methods and Requirements

Allowance of Loan & Lease Losses (ALLL) July 27

This session provides the knowledge to maintain an appropriate level of ALLL to meet regulatory guidelines. It will focus on preparing you to meet the requirements outlined in the Interagency Guidance. You will learn the specifics of ALLL accounting and receive practical recommendations related to supporting your own valuations. Highlights include:

- Available Guidance
- Nature & Purpose of the ALLL
- Key Concepts
- Discussion of FASs 5 & 114
- Environmental Factors to Consider in the Estimation of Credit Losses
- Responsibilities of Management, Directors & Auditors
- Loan Grading & Review Systems
- Loan Review Policies

Presenter

Rodney McFadden is a Financial Institution Audit Division Manager for Pattillo, Brown & Hill, L.L.P. Rodney specializes in Internal Audits, Regulatory Compliance Examinations and BSA examinations. He has been an instructor for the Texas Banker's Association's Internal Audit School and BSA Audit Seminar.

Audience

CEO's, CFO's, controllers, auditors, accountants, senior lenders and loan review personnel.

CE Applied: 2.5 hrs/session CLBB with the ICB

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Part 1 - OREO ^{SW2-1235}	July 13, 2010, 1:30-3:30 p.m. CT
Webinar/Materials (live hookup)	<input type="checkbox"/> \$250 mem <input type="checkbox"/> \$500 nonmem
On-Demand Replay/Materials*	<input type="checkbox"/> \$270 mem <input type="checkbox"/> \$540 nonmem
Part 2 - ALLL ^{SW2-1134}	July 27, 2010, 1:30-3:30 p.m. CT
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