

**March 11, 2010**

## **How to use the Critical Difference of Strong Loan Underwriting in Today's Economy**

**Overview:** Lenders must thoroughly understand basic loan underwriting skills in this challenging economic environment. Learn how to make loans in challenging times.

This seminar is designed to help the loan officer find ways to make loans, not turn them down. This seminar is lively, fun, and moves at a comfortable pace for participants. Case studies and group exercises are integrated into this program.

### **Key Deliverables:**

Adapting your lending program to meet today's challenges and member needs

- Recognizing loan opportunities – and how to carefully evaluate them
- -Discover how to increase market share even though your loan volume may be down
- Analyzing the loan application in today's economy
- The credit bureau, credit scoring, and credit profiles – after the meltdown
- Underwriting consumer loans – in a different world
- Evaluation collateral – it is challenge 3 years later
- Making the decision – or how to deal with indecision on a loan
- Documentation – to keep the regulators happy
- Regulation B and Regulation Z in the new world order
- How to make loans in a cautious lending environment

**Location:** NJ Credit Union League 299 Ward Street Hightstown, NJ 08520

**Schedule:** 9:00 am – 4:00 pm and lunch will be provided.

<b><u>Tuition:</u></b>	100 Million and Above	\$199.00
	25-100 Million	\$149.00
	10-25 Million	\$ 99.00
	Under 10 Million	\$ 59.00

**Speaker:** **Rory Rowland** is the president and founder of Rowland Consulting in Independence, MO dedicated primarily to helping organizations and leaders to reach their full potential. As a trend watcher he can help organizations analyze industry trends and use that information to make strategic decisions that will help the organization move forward. Rory is one of the most popular speakers at state and national conferences and he has spoken before thousands during his 15-year career.

Rory conducts and facilitates strategic planning, technology integration, leadership, lending, management development, marketing, human resource, sales culture development training for state and national associations. He has spoken in all 48 of the continental United States as well as Canada and Mexico. Rory has a MBA and a BS Degree in Economics.

To enroll, you may fax over our General Registration Form found on our Web site or send an Email to [mzelinsky@njcul.org](mailto:mzelinsky@njcul.org). For questions, please call the Education & Training Department at 800-792-8861 x111.