

2015–2016

RMA Wisconsin Chapter — Credit Analyst Series

These classes are being limited to the first 20 registrations.

The RMA Wisconsin Chapter has scheduled their 2nd Annual Credit Analyst Series to help Credit Analysts get in-depth training for all aspects of the job! You can register for these classes on an individual basis or you can sign-up for the entire series at a discounted rate. These classes can also benefit lenders and lending personnel who desire to strengthen their commercial lending skills in specific areas.

Following are the dates and classes included in the series:

#1

September 23, 2015 Basic Financial Statements

In this Seminar, the following basic financial statement analysis areas will be covered in a cohesive and focused manner:

- The balance sheet equation
- Understanding the format and structure of the balance sheet
- Defining account titles
- Structure of the income statement
- Relationship between the balance sheet and the income statement
- Introduction to ratios and cash flow

#2

October 8, 2015 Analyzing Personal Financial Statements and Personal Tax Returns

This seminar will increase your understanding of how to use and evaluate personal financial information for purposes of credit risk evaluation. Lenders, personal bankers, credit analysts, private bankers, and credit admin staff will find this presentation useful. Here are some of the issues that will be addressed:

- Looking beyond net worth
- PFS structure
- Liquidity/Solvency issues
- AGI is not what you think it is
- Adjusted net worth
- PFS analysis issues
- Structure of tax returns
- Propose of tax returns
- Tax return considerations
- Calculation of personal cash flow

#3

November 5, 2015 Analyzing Business Tax Returns

Analyzing Business Tax Returns teaches you how to understand tax concepts relating to various business entities and how to use tax returns to help estimate the customer's ability to service debt. This basic course presents several aspects of analyzing tax returns, including estimating cash flow from tax returns and determining how taxes influence cash flow and the customer's operations. The course addresses all types of business entities — C-corp, S-corp, LLP, and LLC — using various scenarios.

#4

January 14, 2016 Cash Flow

This seminar will focus on understanding the various cash flow methods. This includes computation of the different approaches and comparisons, along with their appropriate uses and potential weaknesses.

For example, “debt service coverage” is frequently used for real estate enterprises, but it will often give incorrect indications when used on commercial loans. Find out why and how to avoid this problem.



#5

February 9, 2016
Global Cash Flow II: A Real Estate Portfolio Perspective

This course provides you with an analytical tool that helps you determine the probability of loan repayment on real estate transactions where the owner/investor has multiple investment real estate holdings, with varying degrees of ownership interest. Learn how to gather relevant sources of cash flow information, and how to assemble that information in a clear and organized fashion in an effort to effectively analyze global cash flow implications on CRE loan repayment.

#6

March 24, 2016
Essentials of Loan Collateral/Documentation

This seminar will increase your understanding of the structure and purpose of loan documentation. Enhance your ability to explain documentation to your borrowers. Improve understanding of what documents are needed for various types of collateral and why. Improve documentation related communication between lenders and credit admin staff. Increase your understanding of the necessity of various documents.

Location:

Associated Financial Group
N16 W23250 Stoneridge Drive
Suite 5
Waukesha, WI 53188

Cost for 6 Classes (entire series):

RMA Wisconsin Chapter Supporter \$1650
RMA National Member \$1850
NonMember \$2750

Cost for Individual Classes:

	#1, 2, 4, 6	#3 & 5
RMA Wisconsin Chapter Supporter	\$250	\$395
RMA National Member	\$300	\$395
NonMember	\$350	\$745

REGISTRATION

Name(s) _____

Bank _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

- I would like to sign up for the Credit Analyst Series
- I would like to sign up for the following Individual Classes:
 - #1 - Basic Financial Statements – September 23, 2015
 - #2 - Analyzing Personal Financial Statements and Personal Tax Returns – October 8, 2015
 - #3 - Analyzing Business Tax Returns – November 5, 2015
 - #4 - Cash Flow – January 14, 2016
 - #5 - Global Cash Flow II: A Real Estate Portfolio Perspective – February 9, 2016
 - #6 - Essentials of Loan Collateral/Documentation – March 24, 2016

Send completed registration form to sandy@rmawi.org and we will invoice you; or

Mail completed registration form along with check payment to:
RMA Wisconsin Chapter - E4203 Horseshoe Road - Spring Green, WI 53588

Questions – please contact Sandy at 608-588-3100 or email sandy@rmawi.org



2015–2016

RMA Wisconsin Chapter — Advanced Credit Analyst Series

The RMA Wisconsin Chapter has scheduled an Advanced Credit Analyst Series for experienced Credit Analyst to further their training. You can register for these classes on an individual basis or you can sign-up for the entire series at a discounted rate. These classes can also benefit lenders and lending personnel who desire to strengthen their commercial lending skills in specific areas. Following are the dates and classes included in the series:

#1 September 17, 2015 Essentials of Credit Presentations

The objective of this course is to provide informative, practical information related to the creation of more effective written loan presentations. Your loan presentations are the “window” into your credit risk administration process. Loan presentations that lack focus, ignore crucial factors or that are incomplete, leave a negative impression about your credit risk administration in general. Once that impression is created, it can be difficult to change. This is particularly important in a regulatory environment where examiners are highly focused on the lender credit risk process.

#2 October 5–6, 2015 Cash Flow Analysis II: Applied Concepts (2 day class)

RMA's Cash Flow Analysis II: Applied Concepts teaches you to link financial analysis to industry, business, and management risk issues and enables you to effectively negotiate a lending request. This course is primarily for experienced lenders who are already proficient in financial accounting, financial statement analysis, and cash flow analysis. Credit trainees and other support personnel may benefit if they have the requisite skills.

#3 November 6, 2015 Detecting Problem Loans

Detecting Problem Loans will sharpen your ability to recognize potential problem loans early, to analyze credit and operational risks, and to work with problem credits. Case studies provide an opportunity for you to apply what you have learned throughout the course. Detecting Problem Loans is for loan officers and other credit professionals who need to understand how to minimize problem loans and to deal with them once they surface.



#4

February 8, 2016 Advanced Real Estate Cash Flow and Valuation

A look at the more complex issues in real estate lending — Learn the more complex issues encountered in commercial real estate lending, specifically for income-producing or investment properties. Understand the lease review process, extraordinary rental arrangements, ground leases, advanced documentation issues, valuation using discounted cash flow models, and more complex projects. Advanced Real Estate Cash Flow and Valuation is designed for practicing commercial loan officers and

other lending or credit professionals who need to understand the more advanced concepts of real estate lending. In general, these bankers should have two to three years of experience.

#5

March 31, 2016 Advanced Documentation and Structuring

Advanced Documentation and Structuring will focus on more complex topics like participations, letters of credit, land contracts, etc. This last class in the series will round out the series.

Location:

State Bank of Cross Plains –
Madison Location
455 S. Junction Road,
Lower Level Training Room
Madison, WI 53719

Cost for 5 Classes (entire series):

RMA Wisconsin Chapter Supporter \$1800
RMA National Member \$1950
NonMember \$3300

Cost for Individual Classes:

	#1, 5	#2 (2-day)	#3, 4
RMA Wisconsin Chapter Supporter	\$250	\$775	\$395
RMA National Member	\$300	\$775	\$395
NonMember	\$350	\$1265	\$745

REGISTRATION

Name(s) _____

Bank _____

Address _____

City _____ State _____ Zip _____

Phone _____ Email _____

- I would like to sign up for the Advanced Credit Analyst Series
- I would like to sign up for the following Individual Classes:
 - #1 – Essentials of Credit Presentations – September 17, 2015
 - #2 – Cash Flow Analysis II – October 5–6, 2015
 - #3 – Detecting Problem Loans – November 6, 2015
 - #4 – Advanced Real Estate Cash Flow and Valuation – February 8, 2016
 - #5 – Advanced Documentation and Structuring – March 31, 2016

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