

2018–2019

RMA Wisconsin Chapter — Advanced Credit Analyst Series

The RMA Wisconsin Chapter has scheduled their 4th Annual 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 27-28, 2018

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.

#2

October 11, 2018

Problem Real Estate Loans

This course is aimed at real estate lenders who may encounter problem loans in their portfolios. It focuses on the underlying business drivers for commercial real estate, the reasons for problem loans in real estate, and common factors leading to problem loans. It provides participants with an analytical framework and outlines various options for dealing with problem real estate credits, including the advantages and disadvantages of workouts, various workout strategies, and deed-in-lieu and foreclosure considerations.

#3

November 7, 2018

Commercial Real Estate Lending Two: Underwriting

Commercial Real Estate Lending II: Underwriting provides a best-practices approach to quantifying cash flows of various styles of Commercial Real Estate (CRE) property for underwriting. Topics include 1) the analytics necessary for a unified analysis for loan consideration, including measuring cash flow for debt service and assessing quality of its sources, 2) the lease review process 3) alternative methods to reach a valuation, 4) testing loan performance under adverse conditions, and 5) creating a loan structure that helps preserve cash flow.





January 14, 2019

Advanced Loan Documentation and Structuring

This class is based on “What, Why, and When”, and how to select documentation, secure collateral and structure loans to achieve your credit risk management goals.

The Advanced Course will:

- address specialized areas of lending and associated documentation and structure
- expand your knowledge of credit structure tools that will reduce your credit risk exposure
- increase your ability to discuss and present various documentation/structure options to lenders and borrowers.



February 25, 2019

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. This is the cap stone course for the Advanced Credit Analyst Series. 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. Includes examples and recommendations.

Location:

State Bank of Cross Plains
455 South Junction Road, Lower Level
Madison, WI 53719

Additional Discount:

All RMA Wisconsin Chapter Supporters:
Take \$200 off Series Pricing, or
\$50 off individual classes #4 or #5

ENTIRE SERIES COST:

RMA Associate Member	\$1,850
NonAssociate at a Member Institution or Professional Member/Non Supporter	\$2,250
NonMember	\$3,400

Cost for Each Individual Class

	#4, 5	#1 (2-day)	#2, 3
RMA Associate Member	\$300	\$ 695	\$355
NonAssociate at a Member Institution or Professional Member/NonSupporter	\$300	\$ 875	\$495
NonMember	\$350	\$1,265	\$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 – Cash Flow Analysis II – September 27-28, 2018

☐ #2 – Problem Real Estate Loans - October 11, 2018

☐ #3 – Commercial Real Estate Lending Two: Underwriting - November 7, 2018

☐ #4 – Advanced Documentation and Structuring – January 14, 2019

☐ #5 – Essentials of Credit Presentations – February 25, 2019

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

