

Credit Stress Testing: Looking at Commercial Real Estate Risk



A web-based seminar

Wednesday, March 3rd, 2010, 1:30 PM–3:30 PM Central

Program Content:

With the real estate market still going through times of change, pressure has been set upon lenders to make sure they are lending appropriately, and that they have portfolios that make sense. In particular, Commercial Real Estate portfolios need to be reviewed as market conditions change. This seminar will review one method of reviewing a Commercial Real Estate Portfolio, Credit Stress Testing. By using variables, we can predict what changes might occur in a portfolio when the market changes.

Covered Topics Include:

- Current Marketplace Conditions
- Stress Test Benefits
- Credit Stress Modeling Overview
- Debt Service Coverage
- Loan to Value Considerations
- Primary Models

Presenter:

The webinar leader is J.T. Turner, who has over 26 years of experience in the lending industry. He has worked as a trainer for the past 20 years, in areas of lending, underwriting, origination, quality control, and personal growth. He is a seminar leader for the Center for Financial Training, a member of the Franklin Speakers Bureau, and past member of the National Speakers Association. J.T. is also a professional actor, with credits in film, TV, radio and on the stage.

Who Should Attend:

This class is recommended for anyone who deals with commercial real estate, including underwriters, processors, managers, quality control personnel, originators, loan officers, or branch personnel.

Registration Fee:

\$255 per web connection, per session. Additional branches will receive a reduced rate of \$150!

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also select to receive an audio CD plus a special password to see the information online of the seminar at no additional charge.

If you are unable to attend the webinar but would like to have this information for training purposes, you may also purchase an audio CD, handout materials and a password to view the information online.

Name: _____

Bank: _____

Address: _____

City/State/Zip: _____

Phone: _____

Fax: _____

Email: _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- | | |
|---|-------------------|
| <input type="checkbox"/> Website "seat" | \$255 member rate |
| <input type="checkbox"/> Additional "seat" for a branch | \$150 member rate |
| <input type="checkbox"/> Only audio CD and materials | \$255 member rate |
| <input type="checkbox"/> Web connection and audio CD plus materials | \$375 member rate |

Ways to Register:

ONLINE: www.alabamabankers.org

FAX: 800-831-3776

PHONE: 800-831-0678

MAIL: Total Training Solutions
P.O. Box 310
Waunakee, WI 53597

Method of Payment:

- Please invoice our bank
 Check made payable to Total Training Solutions
 MasterCard VISA

Card Number: _____

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