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Brand New!

Basics of Credit Role Play: The Credit Presentation

At the request of students who have previously completed the 2-day stand-alone *Basics of Credit* seminar, CFT has created a **new 1 day workshop** entitled: **Basics of Credit Role Play: The Credit Presentation**. This new workshop is **targeted for those who have knowledge of credit analysis techniques and wish to practice the loan situation**.

WHO SHOULD ATTEND: Individuals who have successfully completed the **2-day Basics of Credit** seminar and/or **those active in commercial lending**. There is **NO INSTRUCTION OF CREDIT TECHNIQUES OF CREDIT ANALYSIS IN THIS NEW 1-DAY CLASS – THE SOLE PURPOSE OF THIS CLASS IS TO HAVE PARTICIPANTS PRACTICE THE LOAN SITUATION AND CREDIT DECISION.**

Wednesday, October 2, 2013 - NJBankers Association, 411 North Avenue East, Cranford NJ 07016

Seminar: Full Day 9:00am – 4:00pm Registration and coffee at 8:30am

TUITION: \$325.00 per person

ABOUT THE SEMINAR: The Credit Presentation Format (Three Groups)

Group 1: Presenters will recommend answer to borrower; decline if loan should not be made

Group 2: Loan Committee receives presentation; responds and offers criticism

Group 3: Observers provide extensive commentary on presentation and offer improvement

Presenters receive the following: a) balance sheets, operating statements, earned surplus reconcilements; b) description of company; c) loan request

Presenters plan presentation; **Loan Committee** prepares interrogation; **Observers** also prepare interrogation and arrive at their own solution.

Presentation is Made: **Loan Committee** asks whatever it wants and offers suggestions for improvement of presentation. **Observers** critique both sides.

Instructor suggests 1) facts about the case which should be discussed more completely; and 2) responds to the credit offering by **Presenters** as well as validity of **Loan Committee** response. **Observers** offer comments on work of both groups.

YOUR SEMINAR LEADER: **Charles S. Dickerson, Senior Credit Consultant and Trainer.** Mr. Dickerson has more than 26+ years' experience in credit and lending and previously served as a senior vice president and senior loan officer for amid-sized financial institution with responsibilities for all commercial, consumer and mortgage loan activities. He has also taught the Uniform Credit Analysis Series for RMA.

This workshop may be conducted on-site at your institution for a minimum of **12** students. To schedule Credit Fundamentals, please contact Karen McMullen at karen@cftnow.org or 1-800-795-5242 Ext 9958