

LENDING: RESIDENTIAL REAL ESTATE LENDING IN UNCERTAIN TIMES FACILITATED BY DAVID OSBURN

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| DENVER THURSDAY, JUNE 7, 2012 from 9am to 4pm Sterner Training Center, 1009 Grant Street | GRAND JUNCTION FRIDAY, JUNE 8, 2012 from 9am to 4pm Two Rivers Convention Center, 159 Main Street |
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You're invited to join David Osburn for this **NEW** proactive seminar and learn how to navigate your way through the Residential Real Estate Lending Market in these uncertain times! The seminar concepts will be summarized through several examples and one comprehensive case study.

Attend and you will learn how to:

- ◆ Review residential real estate lending issues in today's uncertain market
- ◆ Calculate a borrower's income (including self employed individuals)
- ◆ Interpret the credit report and appraisal
- ◆ Determine the down payment
- ◆ Assess the preliminary title report
- ◆ Review the current legal environment that impacts residential real estate lending
- ◆ Apply the concepts through a case study

WHO SHOULD ATTEND? This program is designed for residential, consumer, and commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers.

DAVID OSBURN is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, credit union employees, credit managers, trade groups, and business owners. David's extensive professional background encompasses over 24 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience.

\$285.00* Member Early / \$310.00* Member Regular
**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),
 RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

REGISTRATION FORM (Course #N5642-CBA)

DENVER (6/7-A1)

GRAND JUNCTION (6/8-D1)

FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Company _____

Street Address _____

Phone _____ Fax _____

*Authorized Signature for Billing _____

Tuition Payment Option: *Bill Organization Check (payable to CFTWS) Visa/M/C

Card # _____ Exp. Date _____

Cardholder's Name _____ Signature _____

***REGISTRATION GUIDELINE:**

REGISTER by **MAY 24, 2012** to receive the "Early" Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER MAY 24th ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to May 24th will be subject to a \$75 withdrawal fee. (Non-member \$570/\$595)