

**April 30-May 2, 2024**IBA Center for
Banking Excellence, Springfield
or Live Streamed

Mortgage Lending School

Curriculum

The 2024 Mortgage Lending School addresses the financial industry's most immediate and relevant training needs. This mini-institute provides real-estate lending professionals with a solid foundation of knowledge of real estate underwriting and compliance requirements, including exercises in underwriting, buying and selling mortgages in the secondary markets, construction lending and today's regulatory requirements. This school provides a practical, hands-on curriculum designed for learning by doing and for easy application at the bank, along with a small class size to increase networking opportunities and personalized instruction.

Learning Outcomes

- Loan Application & Interviewing
- Secondary Mortgage Market
- Lending to Self-Employed Borrowers
- Underwriting
- Regulatory Compliance
- Construction Financing & "Potential" Construction Site Visit
- Loan Originations
- Appraisals

Agenda

Tuesday, April 30

*8:30 a.m. - 9:00 a.m. - Registration**9:00 a.m. - 4:00 p.m. - Class*

Wednesday, May 1

9:00 a.m. - 4:00 p.m. - Class

Thursday, May 2

9:00 a.m. - 2:00 p.m. - Class

Facilitator Paul R. Osborne, Crowe LLP is a retired Partner from Crowe who in 1994 directed the development and support of Financial Services Risk Consulting Services, focusing on internal audit, corporate governance, ESG, TPRM, mergers and acquisitions, consumer compliance, BSA/AML & terrorist financing risk assessments, BSA/AML independent audits, trust department operational & administrative reviews, cybersecurity, and IT systems audits. Before joining Crowe in 1994, Paul served in the role of Chief Compliance Officer for a multi-state \$30B bank holding company. Retiring in 2024, Paul now provides regulatory instructional services for various banking organizations. Crowe LLP currently provides Risk Consulting Services to over 1,000 financial institution clients nationwide and internationally.

AUDIENCE AND PROGRAM BENEFITS

Bankers who have not been exposed to formal mortgage lending training and lenders who want to broaden their mortgage lending knowledge will benefit from the school. Attendees will be better prepared to serve effectively and profitably as mortgage loan officers. Students should have a solid foundation in the areas of accounting, financial statement analysis, and economics. This understanding can be evidenced by ABA courses, college courses, in-house programs, self-study, and/or experience. Students are expected to have had relevant banking experience prior to the school. This means a college degree, at least one year of experience, a high school diploma, and five years of banking experience.

Hotel Information

Courtyard - Springfield

3462 Freedom Drive

Springfield, IL 62704

Hotel: 217-793-5300

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