

Comprehensive Credit Analysis, Underwriting & Training Workshop

Sea Turtle Inn, Atlantic Beach, Florida - February 28 & 29, 2008

This continuing education and training workshop is designed for credit analysts, financial statement analysts, private bankers, experienced credit administrators, or novices interested in commercial lending. Understand the fundamentals of corporate finance. Put this practical and specific knowledge of lending at your fingertips. Get insight into financial analysis, debt service coverage, and global financial analysis at a click.

Using the state-of-the-art financial software, RADAS, the attendees will have hands-on experience and working knowledge of the following topics:

- **Analyzing & Understanding Individual Tax Returns**

This course will address several aspects of analyzing individual tax returns, estimating cash flow from returns and determine how taxes have direct influence on cash flow and customer's ability to repay a loan.

- **Analyzing & Understanding Business Tax Returns**

The course is a follow-up from the individual tax returns. Essentially, it will address several aspects of analyzing business tax returns, estimating cash flow from returns and determine how taxes have direct influence on cash flow and customer's ability to service debt.

- **Understanding Cash Flow in Making Decisions**

The course will provide tools for effectively understanding the financial strength of the company. Participant will gain hands-on knowledge on how to analyze cash flow statements, understanding the difference between Cash & Accrual account on repayment, compare cash flow formats, and develop a greater understanding of the cash cycles of a business and matching financing structures to needs.

- **Loan Structuring, Collateral Analysis and Fee Structure**

The participants in commercial loan structuring class will learn the fundamental principles of season, working capital and term debt. The objective of structuring loan is to improve financial institutions profitability and reduce financial institution's undue risk. In addition, the participants will learn the skills to ensure compliance with current regulatory environment, strengthen customer relationships and positioning of senior and subordinated debt. This course is designed to develop and improve loan structuring skills as they relate to commercial lending.

- **Loan Packaging, Portfolio Analysis and Reporting**

Through the review of a case study, you will learn how to increase efficiencies in customized financial analysis, understand credit workflow and improve total loan process.

Who is Lexrule?

Lexrule is a financial software company. Lexrule provides solutions in the areas of financial analysis, commercial lending, consumer finance lending, small business lending, commercial real estate, construction, church & non-profit lending and loan participation & syndication.

Continuing Education & Training

A division of Lexrule™ Corporation

A Valuable Partner Relationship

Financial institutions of all sizes are looking for a tried-and-true method to support a growing business and to reach out to customers in more effective ways. Beyond seeking a competitive edge and greater operating efficiencies, many of these institutions are looking for applications and training that address “do’s” and “don’ts”.

Lexrule helps financial institutions:

- Provide in-depth financial analysis using its state-of-the art software suites
- Standardize and streamline the lending process through its built-in workflow credit processing solution
- Remain competitive and leverage existing resources via integrated lending platform
- Consolidate commercial, commercial real estate, construction and consumer finance workflow with customized scorecards
- Sharpen commercial analysis skills via commercial credit classes

Testimonial

“Very practical and informative session. I learned a lot.”

-Ross F., Citizens Bank of Cochran

“I would like to take more classes from these instructors.”

-Luciano N., Atlantic Coast Bank

“The seminar enables me to further analyze credits at my bank.”

-Jason R., Carolina National Bank