Home Equity/Second Lien Risk Management

Tuesday, AUGUST 13, 2013
2:00 pm – 3:30 pm Central

In the "new normal" of banking, all aspects of the business are expected to receive increased regulatory attention. Home equity and junior lien mortgage portfolios are no exceptions. This webinar will cover new regulatory guidance related to junior lien risk management practices and simple steps community banks can take to ensure compliance. Regulatory compliance and risk management best practices will be addressed as well as underwriting and origination, account and portfolio monitoring, considerations when implementing line management actions (capping or freezing lines), loan modifications, and ALLL analysis.

HIGHLIGHTS

- How the ***Interagency Guidance on Allowance Estimation Practices for Junior Lien Loans & Lines of Credit*** affects community banks
- Tips on ensuring an adequate ALLL methodology is in place for junior lien portfolios
- Dos and don'ts of a line management program (capping or freezing a borrower's line)
- Regulators' expectations for monitoring the status of a borrower's first lien mortgage
- Best practices for underwriting, documentation, loan modifications, and product design

- **TAKE-AWAY TOOLKIT**
    - Electronic training log
    - Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?
This informative session will benefit risk managers, senior credit personnel, loan officers, credit analysts, and those involved with the ALLL process.

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.
With over 30 years as a banking veteran, Wayne Linder was formerly the CEO of a community bank. At Young & Associates, Inc., Wayne works as a senior lending and management consultant. He performs loan reviews; assists financial institutions under regulatory enforcement agreements; performs management and board of director assessments; and develops and implements written policies throughout all areas of the financial institution. Wayne is a popular seminar speaker with both national and international experience. In addition to his many published articles, he is the author of *Loan Review Deskbook.*

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR
The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, *you will also receive a FREE audio/visual CD ROM.**** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Options 1 and 2 described above ***CD ROM for PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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Choose Your Training Option(s):

Purchase **(check here)**	**Training Method**	**Member**	**Nonmember**
	Live Webinar (audio & visual – includes handouts); ***or***		
	On-Demand Web Link and FREE CD ROM; *or*	**$230**	**$275**
	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	**$300**	**$350**

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