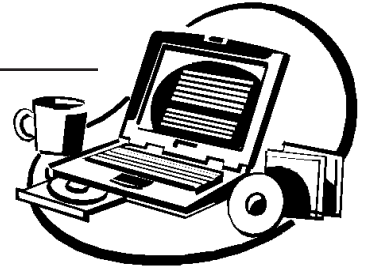


# Basics of Real Estate Loan Documentation

**Webinar • May 4 & 7, 2010, 1:30-3:30 p.m.**



This webinar provides a comprehensive overview of essential real estate loan documentation requirements, regulatory compliance issues, sound loan administration issues and best practices

All necessary real estate loan documents and requirements will be discussed with a focus on their purpose, use, timing and legal aspects. Key points of concern from both a legal and credit viewpoint will be discussed.

## Highlights

- Notes and deeds of trust mortgage: placing effective liens on real estate;
- Legal descriptions of real estate;
- Appraisals and appraisal regulations;
- Purchase agreement/earnest money contracts;
- Surveys;
- Title commitments and title insurance policies;
- Federal Regulations: RESPA, Flood Disaster Protection Act, environmental risk, HMDA, etc.;
- Closing documentation and
- Essential loan administration issues, loan agreements and construction lending monitoring requirements.

Note: This program is presented as a single four-hour seminar divided into two sessions. Your registration covers your webinar hookup or webinar replay purchase fee for both the May 4 & 7 broadcasts along with the corresponding written materials.

## Audience

- Loan officers;
- Loan assistants/secretaries;
- Loan operations personnel;
- Loan review personnel;
- Compliance and audit personnel or
- Any banker wishing to enhance his/her knowledge and understanding of the "hows" and "whys" of real estate secured lending.

Bankers new to real estate lending and bankers with years of experience will find the program beneficial, either as a source of new knowledge and understanding or a refresher and update.

*CE Applied: 4 hrs. CRCM/CLBB/CPB w/the Institute of Certified Bankers*

## Presenter

Bob Ullom, seminar leader, veteran banker and nationally known banking educator, brings the benefit of experiencing the problems, issues and solutions of thousands of bankers to this lively program. Bob emphasizes a practical, "real world" approach in his many seminars using a dynamic, humorous teaching style. Bob provides financial education to more than 12,000 bankers yearly in over 38 states. Prior to forming R.V. Ullom & Company, he served as founding president of two fast-growing, sound and profitable start-up banks, and he brings 20 years of bank lending and lending leadership experience to this seminar.

## What is a Webinar?

A webinar is an online seminar featuring live audio and PowerPoint slides. Everything is delivered through your PC. No special hardware is needed; however, speakers or headphones are required. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the live webinar, written materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.

Transmission, retransmission or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to copy materials for participants. Complete one registration per location.

## What is an On-Demand Webinar?

A On-Demand Webinar is a live webinar that has been recorded and then streamed to your computer to watch at your convenience. The program can be viewed any time 24/7. You can watch a portion of the program, come back and pick up where you left off! You may also review the program at will if you need a refresher. Anyone at your branch may access the program from a computer using the login and password. When you purchase an On-Demand Webinar, you have unlimited access to the program for 6 months from date of purchase..

## Basics of Real Estate Loan Documentation

**Web Seminar • May 4 & 7, 2010, 1:30-3:30 p.m.**

CE Applied: 4 hours CRCM/CLBB/CPB

Check all appropriate boxes

Seminar Code: SW2-1118

Webinar/materials (live hookup)	<input type="checkbox"/> \$450	Nonmember	<input type="checkbox"/> \$550
On-Demand Webinar/materials*	<input type="checkbox"/> \$490	Nonmember	<input type="checkbox"/> \$590

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## Three Ways to Register:

Online: Visit [iowabankers.com](http://iowabankers.com) (Calendar of Events)

Phone: Call 888-262-7701 with credit card information

Mail: Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749

**Late Registration:** Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888-262-7701 for help.

**Method of Payment (check one):** Check made payable to Bankers Ed

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**Seminar Content Questions: Contact IBA education department at (800) 532-1423.**