



Loan Underwriting 101: Interviewing, Credit Reports, Debt Ratios & Regulation B

(90-minute webinar – available live or on-demand)

Tuesday, August 31, 2021

12:00 PM Pacific

1:00 PM Mountain

2:00 PM Central

3:00 PM Eastern

Register Here

If you're new to the underwriting process, this webinar is designed just for you! Learn the essentials of underwriting, including documentation, calculations, analysis, and regulatory compliance. You'll walk away with tools and tips that will help you every day.

AFTER THIS WEBINAR YOU'LL BE ABLE TO:

- Understand the primary questions that underwriting should address
- Follow Regulation B dos and don'ts for requesting and analyzing financial information
- Calculate a borrower's monthly income consistently and accurately, considering several common sources of income
- Employ tips on assessing a borrower's monthly obligations, including how to treat credit card debt, debt in deferment, and maturing debt
- Appreciate the importance of documenting your underwriting analysis, and use provided tips for doing it effectively
- Identify the information to gather for various loan requests and how it can be used in underwriting

WEBINAR DETAILS

This webinar will focus on the fundamentals of underwriting credit: the essentials of gathering the right information, analyzing it in an informative, consistent manner, and understanding the impact of fair lending rules. Since this webinar will focus on the basics, it will address the underwriting process, the information needed, and how to analyze and document the results in a useful, compliant manner. It will also explain why certain aspects of underwriting are done the way they are. Although the program will focus primarily on underwriting consumer and residential mortgage loans, it will also address how underwriting fundamentals apply to commercial lending. Join us to learn the essentials of calculating debt-to-income ratios using tax returns, pay stubs, and credit reports. *(Note: This webinar will not include a line-by-line discussion of tax return analysis.)*

WHO SHOULD ATTEND?

This informative session will provide newer lenders and underwriters with a foundation in the basic principles of loan underwriting. Experienced lenders that may be transitioning into performing or overseeing underwriting analysis will also benefit.

TAKE-AWAY TOOLKIT

- List of questions to ask yourself when underwriting to use as a tool for learning and applying the fundamentals
- Employee training log
- Interactive quiz

DON'T MISS THIS RELATED WEBINAR! **Avoiding the Top 10 HELOC Compliance Mistakes** on Thursday, July 8, 2021

MEET THE PRESENTER

Aaron Lewis, Young & Associates, Inc.

Aaron Lewis is a senior consultant at Young & Associates, Inc. With over 15 years in the banking industry, his expertise is now dedicated to the lending division of Young & Associates where he assists financial institutions with loan, ALLL, policy, and credit-process and compliance reviews. He also conducts seminars on credit risk and compliance.

Prior to joining Young & Associates, Aaron was the Vice President Credit Administrator of a community financial institution in southeast Michigan and managed all facets of the lending function, including originations, underwriting, ALLL analysis, servicing, and secondary market compliance. He holds a Bachelor's in finance from Michigan State University and graduated from the Graduate School of Banking, University of Wisconsin.

THREE REGISTRATION OPTIONS – WHAT YOU GET

1. Live Webinar Includes

- Unlimited connections within your institution to the Live Webinar
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Presenter's contact info for follow-up

2. On-Demand Webinar Includes

- Recording of the Live Webinar
- Available two business days following Live date
- Handout and Take-Away Toolkit
- Available on desktop, mobile & tablet
- Free Digital Download, yours to keep
- Share link with anyone at your institution
- Presenter's contact info for follow-up

3. Purchase the **BOTH Option to receive all the benefits listed above! Full registration descriptions can be found [here](#).**

If you need help with anything, please drop us an email at
support@financialedinc.com or call 406.442.2585