



RMA Presents: *Real Estate Fundamentals in Commercial Lending I*

Wausau, Wisconsin, October 22, 2002

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Course Overview

Real Estate Fundamentals in Commercial Lending I is an introductory course designed specifically for credit and lending professionals. This course provides participants with a working knowledge of the risks inherent in real estate lending, the quantitative aspects of underwriting real estate, and due diligence requirements.

Course Goals

- Differentiate types of real estate loans and the associated risks.
- Develop property cash flow for income property, owner-occupied property, and commercial loans secured by real estate
- Use quantitative analysis to ensure ability to repay.
- Have a conversant knowledge of the legal aspects of real estate, including surveys, title policies, mortgages, and deeds.

Prerequisites:

Participants are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Registration Fee: \$495
Discount fee for RMA member institutions: \$350

ONLINE REGISTRATION DISCOUNT FEES:
 Nonmembers: \$470
 RMA Members: \$325
www.rmahq.org/Ed_Opps/calendar.html

Four ways to register: (Product No: 3012023)

By mail: Fill out this form, and send it with your check or credit card information to Registrar, RMA, P.O. Box 8500 S-1140, Philadelphia, PA 19178.

By fax: Fax your registration with your credit card information and signature to RMA at 215-446-4100. Please call RMA 24 hours after faxing to confirm registration.

By phone: Call Customer Care at 800-677-7621 and charge your registration to your credit card.

By web: Visit RMA's Web site at www.rmahq.org and register online.

Please refer to the following priority code when registering: RE1/CHP

Please note: Your name will appear on the seminar's participant list *only* if your registration is received at least 10 days in advance of the seminar. Your seat at this event is reserved only when RMA has received payment. If payment has not been received at least two weeks prior to the event, RMA reserves the right to release your seat.

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Which best describes your job function?
Check one only.

- Relationship Management/Lender/Business Banker
- CEO/President/COO/CFO
- Credit Policy Officer
- Portfolio Management Officer
- Senior Line Manager
- Risk Management Officer
- Human Resources/Training Director
- Loan Review/Administration
- Credit Administration/Department/Underwriter/Analyst
- CPA/Attorney/Appraiser
- Government Agency
- University/Librarian
- Secretary/Admin. Assistant/Student

Which best describes your area of specialty?
Check one only.

- All credit activity
- Commercial
- Consumer
- Private
- Real Estate
- Agriculture
- International
- Operational Risk
- Market Risk
- Nonbank/nonfinancial institution

Cancellation Policy (cancellations must be mailed or faxed) 15 working days before the event: full refund. 6-14 working days before the event: forfeit 50% of the fee. 5 working days or less before the event: forfeit the entire fee. No shows will not be eligible for refunds. If the course is canceled by RMA, registrants will receive a full refund for registration fees. RMA does not assume responsibility for airline tickets purchased to attend the event.