



RMA Presents: *Problem Real Estate Loans*

Appleton, Wisconsin, September 26, 2002



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Course Overview

This course is specifically aimed at the real estate lender who may encounter problem loans in their portfolio. It focuses on the underlying business drivers for commercial real estate, reasons for problem loans in real estate, and common factors leading to problem loans. It provides participants with an analytical framework and outlines various options for dealing with problem real estate credits, including the advantages and disadvantages of workouts, various workout strategies, deed-in-lieu, and foreclosure considerations.

Course Goals

As a result of your participation in *Problem Real Estate Loans*, you will be able to:

- Understand the key indicators of troubled real estate loans.
- Understand basic approaches to dealing with the loan, including workouts, foreclosure considerations, or deed-in-lieu.
- Formulate plans for dealing with the problem loan and the developer.
- Understand special real estate issues.

Prerequisites

Participants are expected to have knowledge of real estate lending. Prior workout or real estate problem loan experience is not necessary.

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: 3072043)

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: PRL/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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This section must be completed in order to properly process your registration.

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
 - 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.