lendersonlinetraining

Say "Yes" to good loans! tm

Lenders Online Training is the premier resource for credit training online. If you are a lender, analyst or underwriter and if your customers are small- to mid-size businesses, farmers, or individuals with complex situations and multiple, interrelated tax returns, this resource is for you. Or perhaps you are the person responsible for a team, and need to be sure your group has consistent, skills-based, practical training to:

- Obtain the required documents, statements and returns
- Determine qualifying income to cover debt service and/or payments to owners
- Spot red flags and ask good questions
- Document the file with the insights gained from their analysis
- Recognize additional loan opportunities and pursue them

And do it all easier, faster and with more confidence.

I recommend the course for teams because it will keep our approach to global cash flow consistent.

Donald Volkman, Chief Credit Officer, MegaBank

Your training choices

Modules, print resources, live webinars

All participants of Lenders Online Training have access to over 35 30-minute-or-less modules on tax return and financial statement analysis. Each module includes a 3-8 page handout to complete and keep as reference. And everyone is invited to our weekly, interactive webinars.

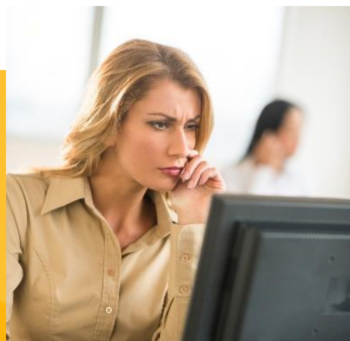

Online classes

If you or your team work better with more structure and accountability, the virtual class provides it. In about 20 hours over a four- or 8-week period, you choose between tax return or financial statement analysis. Class case studies are submitted and then personally reviewed by our team.

Self-Study

For individuals or teams, go at your own pace and in any order you prefer. Or a company may use the modules as the core of the training, schedule your own team meetings for webinars and follow-up, and develop your own case studies using client returns and your software.





Webinars: Live and Lively

People learn best when they have a personal connection to the trainer. Our webinars involve the learner in games, annotation, discussion and sharing. Some topics:

•Six C's of Credit

•Analysis Guidelines and Worksheets

•Balance Sheets: Clues to Red Flags

•Income Statements in Tax Returns

•CPA-Prepared Financial Statements

•Tax Return Jeopardy Game

What works online

State-of-the-art online training must be dynamic and provide effective feedback and accountability. Our online training program was created in consultation with Instructional Designers to include elements necessary to maximize impact and achieve training goals.

Online learners pay more attention to every step and test better after the training if they know there is a human person following their work. We take advantage of this aspect of human nature from the beginning to the end of the training.

The personalized feedback on the case studies is a case in point. Another is the Manager and Team Leader Guides we provide. The participant has someone at work who is offering guidance and who will know if they get behind or are struggling at any point.

Learners flourish when there is some fun and even friendly competition. We award Lego toys at each webinar. And for closed sessions for in-house clients, teams pick their colors, a team name, and a mascot. As participants accomplish milestones, they earn module-level certificates. 'Gamification' is a well established hallmark of successful online learning offerings and is built into our program.

Module List

Credit Analysis Basics

Types of Entities

Cash versus Accrual Basis

Depreciation

Debt, Debt Ratios and Shortcuts

In addition to these, we have additional modules for customized lending types such as AgLending and Mortgage Lending.

Tax Return Analysis Fundamentals and 1040

Green Legos, Six Ns and a Map

1040 Intro and Methods

Schedule B Interest and Dividends

Schedule C Basics and Overview

Schedule C Detailed Review

Schedule D and 4797 Capital Gains

Schedule E Rentals

Schedule F Farming

Tax Return Analysis Business Returns

1120 Corporations Basics and Overview

1120 Corporations Company Cashflow

1120 Corporations Owner and Global Cashflow

1120 S Corporations Basics and Overview

1120S S Corporations Company Cashflow

1120S S Corporations K-1/Owner Cashflow

1065 Partnership/LLCs Basics and Overview

1065 Partnership/LLCs Company Cashflow

1065 Partnership/LLCs K-1/Owner Cashflow

Financial Statements Basics

Balance Sheet Basics

Income Statement Basics

Statement of Cash Flows Basics

Terminology

Financial Statements Analysis

Introduction to Analysis

Liquidity

Operating Cycle

Leverage

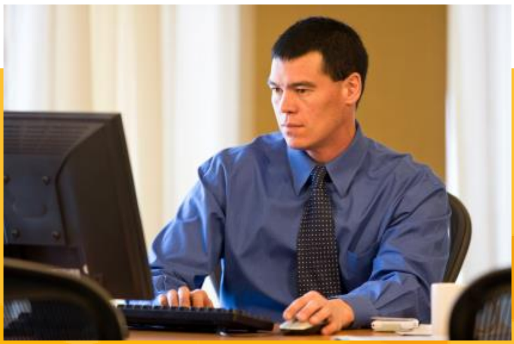
Profitability

The Loan Proposal

The Write-Up

I gained more knowledge in the first two modules on financial statement analysis than I did in an entire semester of accounting.

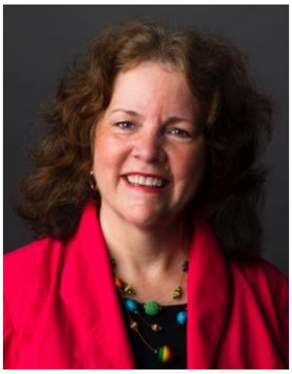
Mike Orr, Credit Analyst
Liberty National Bank



INDIVIDUALS	TEAMS and CONTINUING CLIENTS	ENTERPRISE
$970/person	$770/person	As low as $500/person
1-3 Enrolled	4+ Enrolled or Continuing Clients	For 10 – 40 Learners
35+ On-demand modules	Same features as for 'Individuals'	Same features as for 'Teams'
Handouts Included	Consistent training for new hires	Directly enroll your learners
Virtual Class Option	Includes Comped Team Leader	Use your seats within one year
Live Webinars	Team Leader/Manager Guide	Enhanced accountability
Six Month Access	Six Month Access	Six Month Access

Looking for an Enterprise-Wide Training Solution?

Visit https://LendersOnlineTraining.com/Enterprise/ to see your options. You manage your learners, monitor their progress, add new learners and add seats all in one place. Depending on number of seats, additional options include adding your own customized content or collaboration on a Quick Reference Guide with your guidelines, policies and worksheets.



Linda Keith ◆ *Founder of Lenders Online Training*
Certified Public Accountant, Certified Speaking Professional

Linda draws on her 30+ years of experience consulting with and training lending institutions, background in public accounting, 15+ years as CFO of the family residential construction company, experience as an Examiner with the Washington State Auditor's Office and as University Adjunct Faculty in Accounting Principles and Managerial Accounting to create this online training on credit analysis.

Of course, you know those are not consecutive years or she'd be over 100 by now!

Linda is known by her lending clients to be both practical and funny. In fact, there is a move afoot to dub her the Certified 'Playful' Accountant. People learn better when they are having a bit of fun. Linda brings the funny along with her extensive knowledge and depth of understanding to provide online credit analysis training that is state-of-the-art, effective and gets results.

*What sets Linda apart is her **willingness to answer questions**, long after the training is over. I sent in a question and had my answer the next day**. She is a continuing resource**.*

Ruth Algarate
First Commerce Bank

*I rate the virtual training a **10!** The course is full of information that is very **valuable**, easy to follow and right **on target for my needs**. Thank you for this learning experience!*

Tonya Christal, Loan Assistant
North Cascades Bank

*I liked the very **easy to follow** modules along with the ability to work **at my own pace**.*

Wesley Dipprey, Credit Officer
AgTexas Farm Credit

*I use the knowledge gained from the course **on a daily basis**. I learned a lot that is **directly relevant.***

Irina Petcu, Portfolio Manager
Michigan Business Connection

*Linda's courses are **easy to understand.** She captures the essence of credit analysis and **makes it come to life.***

Stephen Bryant
First National Bank of Tennessee