

# 2021 CREDIT ANALYSIS BASICS

\*\*\*Please check your location.

Tulsa, September 23

OKC, September 24

**OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.**

**Earlybird fee by Sept 9: \$270**

**Regular fee after Sept 9: \$290**

**Non-members: \$550**

*The fee includes instruction, materials, breaks and lunch.*

Cancellation requests must be made in writing and be received by September 9 to receive a full refund. A 50-percent refund will be given on all cancellations received by September 16. No refunds will be given on requests received after September 16; however, substitutions may be made.

BANK/CO. \_\_\_\_\_

PHONE \_\_\_\_\_

FAX \_\_\_\_\_

P.O. BOX \_\_\_\_\_ CITY \_\_\_\_\_

ZIP \_\_\_\_\_

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

EMAIL \_\_\_\_\_

CELL PHONE \_\_\_\_\_

NAME \_\_\_\_\_

TITLE \_\_\_\_\_

EMAIL \_\_\_\_\_

CELL PHONE \_\_\_\_\_

## PAY BY CREDIT CARD:

For security reasons, please fax or e-mail your registration form and credit card information to:

fax line: **405-604-9545** or

secure e-mail: **secure@oba.com**

BILL TO  VISA  MASTERCARD  AMEX  DISCOVER

CARDHOLDER NAME \_\_\_\_\_

CARD # \_\_\_\_\_

EXPIRATION DATE \_\_\_\_\_ CVC# \_\_\_\_\_

SIGNATURE \_\_\_\_\_

## PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association

P.O. Box 960173

Oklahoma City, OK 73196-0173

## SCHEDULE

8:30 a.m. .... Registration

9 a.m. to 4 p.m. .... Program

## LOCATION

Harris Event Center at the OBA  
643 N.E. 41st St., Oklahoma City  
405-424-5252

Tulsa Marriott Southern Hills  
1902 E. 71st St., Tulsa  
918-493-7000

## ACCOMMODATIONS

OKC Courtyard by Marriott OKC NW  
1515 NW Expressway  
405-848-0808  
Ask for the OBA corporate rate of \$89  
Use codes: OKBB GENR or OKBA QNQN

Embassy Suites, OKC Medical Center  
741 N Phillips Ave  
405-239-3900  
Ask for the OBA business rate of \$145 plus \$14  
per day parking not included

Tulsa Tulsa Marriott Southern Hills  
1902 E. 71st St., Tulsa  
918-493-7000  
Ask for the OBA corporate rate of \$103.

## QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further information at 405-424-5252, or email Janis at janisr@oba.com.

If you have a disability that may impact your participation in this event, please forward a statement regarding any special needs to the OBA. We will contact you to discuss accommodations.



# 2021 CREDIT ANALYSIS BASICS



9/23/21 | TULSA  
9/24/21 | OKC



## COURSE DESCRIPTION

Attend this proactive seminar and learn how banks make lending decisions based on the five (5) C's of credit- capacity, capital, collateral, conditions, and character! The seminar will cover the basics of the three (3) main areas of lending- consumer, mortgage, and commercial lending. Each of the three areas will be illustrated with real life "case studies."

The attendee will also be exposed to loan structure, loan support, and documentation issues and how they are an intricate part of the lending process. Additionally, the basics of loan compliance will be provided including Reg B, Reg Z, TRID, BSA, and Fair Credit Reporting.

## OBJECTIVES

- Gain an understanding of how banks make lending decisions based on the five (5) C's of credit.
- Learn about the three (3) main areas of lending.
- Apply the three areas to individual "case studies."
- Review the basics of loan structure, loan support, documentation, and loan compliance.

## WHO SHOULD ATTEND

Credit analysts, consumer loan officers, residential loan officers, relationship managers, loan documentation specialists, branch managers, private bankers, and business development officers

## REGISTRATION

To qualify for the early bird fee of \$270, you must register by 9/9/21. The fee after 9/9/21 is \$290.

Non-member fee is \$550. The fee is per person; instruction, materials, breaks and lunch are provided.

## SPEAKER

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, credit managers, attorneys, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues.

Mr. Osburn's contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors.

His extensive professional background of over 30 years includes 20 years as a Business Trainer/ Contract CFO and 16 years as a bank commercial lender including the position of Vice President/ Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out", management, and business development.

Mr. Osburn has been an adjunct college professor for over 30 years including Nevada State College and College of Southern Nevada.

He holds an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma. Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).