

AUGUST 16 - VIRTUAL

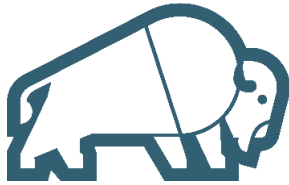
This session will focus on the proper administration of construction loans. We will analyze two very different borrowers:

1. The operative builder
2. The owner occupant

This business is subject to sensitive external cycles. The two primary risks are prepayment risk and completion risk.

WHO SHOULD ATTEND

Loan officers, CEO's, loan administration and loan auditors.



Some common weaknesses are:

1. lack of budget integrity,
2. over advancing,
3. clouded title and
4. evaluating builder risk

When evaluating builder risk, considerations are:

- Experience
- Prior business relationships
- Review of plans
- Financial Analysis

Program Presenter

DAVID L. KEMP

PRESIDENT - BANKERS MANAGEMENT INC.

David L. Kemp is President of Bankers Management, Inc. (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as Vice President, Director of Credit Services for Cannon Lending Schools, as well as through Banking Association sessions for individual financial institutions. Mr. Kemp has more than thirty years of management experience in consulting, training credit administration and new business development.



CONSTRUCTION LENDING ADMINISTRATION AUGUST 16 - VIRTUAL



Program Agenda

- Login - 8:30 a.m. - 9:00 a.m.
- Program - 9:00 a.m. - 12:00 p.m.
- Lunch - 12:00 p.m. - 12:45 p.m.
- Program - 12:45 p.m. - 3:00 p.m.

Early bird registrations postmarked on or before August 9, 2022.

\$100 mil & under:	___ \$450
\$101 - \$400 mil:	___ \$650
\$401 - \$750 mil:	___ \$850
\$751 mil - \$1 bil:	___ \$1,050
Over \$1 bil:	___ \$1,250
Non-Members:	___ \$1,700
Associate Members:	___ \$850

Registrations postmarked after August 9, 2022.

___ \$550
___ \$750
___ \$950
___ \$1,150
___ \$1,350
___ \$1,800
___ \$950

We understand circumstances arise requiring cancellation - if you cancel up to 3 business days before the program, your registration fee will be refunded. Substitutions are always welcomed with advanced notice. If you have a disability, and request special accommodations, please contact the KBA office. Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked and received by the KBA prior to the event.

No refunds once you have received the materials.

No video or audio recording allowed.

Name: _____

Bank Location: _____ E-mail: _____

Name: _____

Bank Location: _____ E-mail: _____

Bank: _____

Total Enclosed: \$ _____ Total Attending: _____

Address: _____

City: _____ State: _____ Zip: _____

Three ways to register:

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at www.ksbankers.com