

Commercial Lending Series: Debt Service Coverage Calculations in Underwriting

WEBINAR OR ON-DEMAND WEB LINK
(LINK INCLUDES FREE CD ROM)

Thursday, June 14, 2012

12 - 1:30 pm PT

1 - 2:30 pm MT

2 - 3:30 pm CT

3 - 4:30 pm ET

When underwriting a commercial loan, financial institutions are expected to perform a cash flow analysis leading to a documented debt-service coverage ratio (DSCR). To do so, you must first analyze the ability of the primary repayment source to continue sustainable repayment. Next, you should perform a global cash flow analysis to document the ability of the secondary repayment sources to provide financial support for continued sustainable repayment.

Several questions arise. Which DSCR calculation method should be used, EBITDA or UCA? Should the primary or global DSCR result be used? Should a deduction for taxes and living expenses be included? Should underwriting be based on the DSCR before or after distributions? How are guaranteed payments or installment/contract sales handled? What happens with missing debt service schedules? Should loans to stockholders be included? This presentation will address these issues.

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HIGHLIGHTS

- Issues found during loan reviews
- Ability to service debt
- EBITDA approach to computing DSCR
 - UCA cash approach to computing DSCR
 - Using tax returns to compute cash flow
 - Stress testing
 - Global DSCR
- Debt service coverage for CRE loans
 - Project lending
 - Investment rental properties
- Loan modifications

DON'T WAIT! Series must be ordered by June 30, 2012 to receive discount.

WHO SHOULD ATTEND?

This informative session will benefit everyone involved in underwriting and approving commercial loans, including executive management on the loan approval committee, commercial loan officers, credit analysts, loan underwriters for commercial loans, branch managers with commercial lending authority, loan review staff, and auditors.

MEET THE PRESENTER

**S. Wayne Linder,
Young & Associates, Inc.**



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Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

***CD Rom for pc use only**

Name: _____ Bank: _____

Street Address: _____

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Phone: _____ Fax: _____

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**Hook up instructions and seminar materials will be emailed approximately
7 days prior to the seminar.**

**REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.
Mail registration form and check made payable to:**

Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624

Fax registration form, including credit card number to (406) 442-2357.

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***NOTE: It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.**

FOR QUESTIONS EMAIL: CBAO@financialedinc.com

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