



COMMUNITY BANKERS ASSOCIATION OF ILLINOIS

Webinar – On-Demand Web Link

What is that Personal Tax Return Telling Me?: Schedules E & F Rental Properties, Partnerships & S Corps, & Farm Income

Thursday, March 25, 2010

2 - 3:30 p.m.

**New Registration
Options!**

With the current economy, understanding the true cash flow of borrowers is important. This webinar helps take the mystery out of borrowers' personal income tax returns. No more guessing how much income your borrower is really earning. Learn how to identify actual cash flow quickly and reliably. Usually cash flow and taxable income are different. Overestimating the income from a tax return can lead you to approve a weak loan that could eventually cost you tens of thousands of dollars. Conversely, underestimating income on a tax return can lead you to deny good loans that your bank and your customer need in this tough economy. This program includes many examples and makes the process of analyzing tax returns remarkably simple.

HIGHLIGHTS

- Schedule E Page 1
What is the real cash flow effect from a rental property?
Recognizing the effect of interest expense and principal paid on debt ratios and cash flow
- Schedule E Page 2
Partnerships – Learning that the information on the tax return is usually useless for a loan officer
Identifying ways to find the borrower's real cash flow from an S Corp
- Schedule F, Farm income
Picking up additional income that might be hidden in farm income

WHO SHOULD ATTEND?

This session is a cost-effective way to teach lending personnel how to analyze borrowers' tax returns to determine a reliable monthly income amount. You may train as many individuals as you like for one set price. There are no travel costs, no time lost from work, and no one is required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for anyone in lending, including chief lending officers, CSRs, new accounts personnel, loan officers, loan underwriters, credit analysts, loan processors, branch managers, CEOs, and other key lending staff.

ABOUT THE PRESENTER

Tim Harrington is a Certified Public Accountant. Since 1992, he has taught lending personnel how to obtain monthly income from tax returns. Since 1996, Harrington has been president of TEAM Resources, a firm which provides consulting, strategic planning, and training from coast-to-coast. As a faculty member of two CLUNA schools on finance and tax, Harrington has consulted with, and provided training for, hundreds of financial institutions. In addition, he is the author of the popular lending software "Lenders Tax Analyzer."

NEW! THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar. The session is approximately 90 minutes, including question and answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK**

Can't attend the live webinar? The ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within five business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK**

Includes options 1 and 2 above.

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AFFORDABLE TRAINING, WHEN AND WHERE YOU CHOOSE.

REGISTRATION FORM

What is that Personal Tax Return Telling Me?: Schedules E & F (Rental Properties, Partnerships & S Corps, & Farm Income) Webinar

March 25, 2010 2 - 3:30 p.m.

Choose Your Training Option:

Purchase (Check one)	Training Options <i>(Registration includes one location book-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$245	\$395
	On-Demand Link**	\$245	\$395
	Special Pricing for Live Webinar & On-Demand Link	\$345	\$495
	Special Pricing for Additional Live Webinar Location	\$235	\$385

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Material Delivery Options

Check here if you are unable to receive your book-up instructions and materials via the Internet and hard copies will be mailed to you.

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Please note: On-demand link is available five days after the webinar date and expires six months after.