

Tax Return Analysis Training

Say "YES" to good loans!

- ✓ (Re)learn the fundamentals to find all cashflow
- ✓ Spot and resolve red flags to avoid problem loans
- ✓ Dig for dollars to find nonrecurring or noncash addbacks
- ✓ Ask good questions to get the story behind the numbers
- ✓ Make good decisions on loan and restructure requests

Coming to Your City

With five participants we'll put it on the calendar and help you find more.
Once we get to ten participants, it is booked!

Class-size is limited to 40 for individualized attention during case studies. **Register first** to claim your spot.

"Linda uses great examples and works with you. Then lets you do it yourself to sink in."

Marla Morrell, Loan Officer
Baker Boyer Bank



Tax Return Analysis: Essentials and 1040 Review

- Translate taxable income into cashflow
- Find hidden income
- Spot troubled businesses
- Ask good questions
- Learn which forms to safely ignore
- Complete two case-studies in class
- Take back a 150 page workbook/reference manual

Beyond the 1040: Corporations, Partnerships & LLCs

- Learn the tax forms
- Know what a K-1 does and does not tell you
- Decide when you need more than the K-1
- Understand NOL's, LLC's and Passive Losses
- Recognize the risk exposure of the LLC Members, General Partners & Corporate Shareholders
- Take back a 150+ page reference manual

Letter from Linda:

The recovery is here...and lending is going to get harder before it gets easier!

Lenders... Get the **information you need** through training, resources and at my website to:

- **Recognize** a good (or bad) loan when you see one.
- **Make the case** to push a good loan through the process.
- **Go beyond** the obvious to get a better feel for qualifying cashflow.
- **Understand** the business to have helpful conversations with the borrower.
- **Spot red flags** and resolve them if possible.

My focus is to provide you with insights and skills that help you say 'Yes' to good loans. Ask around, you'll find out I am funny, too. Maybe the 'P' in CPA should stand for Certified 'Playful' Accountant.

Lending Managers.... Call me for a **complimentary phone consultation**. I help improve competence, confidence and consistency in analysis resulting in **improved loan quality** and **smoother regulatory examinations**.

Regards,
Linda

Have questions? Call 360.455.1569 and we'll be happy to help!

"Excellent working knowledge of lender requirements and needs."

Ken Austad, Vice President
Silvergate Bank, California

"The course had layers of difficulty allowing for basic information and more advanced. There is nothing needing improvement."

Eric Jones, Banking Officer
First Bank, Colorado

About Linda:

Linda G. Keith CPA CSP

Linda works with banks and credit unions to develop consistent, clear guidelines and tools for loans to businesses and their owners. Her training helps lenders make good loans and make more of them.

Experienced as a Washington State Examiner, in public accounting and tax practice, and as a business consultant/trainer, her focus since 1986 has been loan quality and credit analysis.

A real estate investor and co-owner of a construction firm, Linda's experience as a mortgage and commercial borrower of long-standing provides real-life stories of the essential principles she shares.

Linda is Certified ^{squared}. She is one of ten CPA/CSPs in the country. The National Speakers Association awards the Certified Speaking Professional (CSP) designation for proven, extensive presentation experience.

"Linda really sorts out confusing and complex returns so everyone can understand what is going on and explain it."

Liz Hoffman, Commercial Credit Analyst
Whidbey Island Bank, Washington

Workshops: Come to Class

This workshop is open to lenders from throughout the area; a great way to compare notes with others. You usually have to go to Linda's choice of cities for this hands-on, skill-building training. Join us for this opportunity for a local session, save travel time and money and get the training now! *As little as \$660 for both days. The more you send the more you save.*

What You Learn

Day I: Tax Return Analysis - Essentials and 1040 Review

- 8:00 Registration and Coffee
- 8:30 Types of Adjustments, Procedures, Worksheets, Form-by-form & Line-by-line Emphasis on Sole Proprietorship – Historical and Recurring Cashflow
- Noon Lunch on your own
- 1:00 Emphasis on Capital Gains and Rentals
- 3:30 In class case-studies done in small groups allow participants to clear up any confusion and reinforce concepts learned in class.
- 5:00 Adjourn

Day II: Beyond the 1040 - Corporation, Partnership & LLC Returns

- 8:00 Registration and Coffee
- 8:30 Description; Advantages/Disadvantages; Forms filed; Tax impact on borrower; Considerations for lender; Form review; Case Study Corporations
- Noon Lunch on your own
- 1:00 General and Limited Partnerships
Limited Liability Companies
S Corporations
Discussion of passive versus non-passive
- 5:00 Adjourn

The training can be customized to **business lending, ag lending, private banking, personal lending to business owners** or a mix. I also can accommodate a **wide range of experience levels.**

Call 360.455.1569 for more information.

Who Should Attend

- Commercial Lenders
- Business Development Officers
- Consumer Lenders
- Credit Officers
- Branch Managers
- Internal Auditors
- Mortgage Lenders
- Loan Processors
- Underwriters

Bring a calculator, highlighter and pencil... you'll use them!

Register Now!

Step One: Select the number of participants

The fee includes both days of instruction and manuals:

1-3: \$990@ 4-6: \$880@ 7-9: \$770@ 10+: \$660@

Step Two: Consider an in-house training

- With as few as 12 and a flat-fee + materials and instructor travel, the in-house investment may be a lower cost option than per person
- The training is customized to your type of lending, your guidelines, your software/worksheet and your attendee's experience-level
- You and Linda pick the dates that work best for you
- You can enjoy these benefits and still recruit other local lenders to round out the training and lower your costs

Step Three: Consider who else in town would send attendees

- Other banks and/or credit unions
- The local chapter of RMA, the CU League or a specialty-lending association
- Make a few calls to gauge interest

Step Four: Contact Linda

- Email Info@LindaKeithCPA.com with your contact information
- Tell me your target month for training
- In-house
 - Request an In-house budget sheet to see how it fits your budget or decide how many other local lender/underwriters you need to recruit
- Open-enrollment
 - Approximate number of participants from your organization
 - Others you have contacted
 - Availability of training space at your location and how many we could accommodate

**Step Five: With five firm attendees we'll hold a date.
With ten firm attendees we'll confirm the date.**

Location

A local financial institution will make their training room available. If enrollment exceeds the room size, we'll reserve a hotel meeting room.

"Good, funny stories that made it more interesting. The practice cases were helpful."

Brett Duval, Loan Officer
First Bank, Colorado

www.LindaKeithCPA.com • 360.455.1569

More at 'the store'..

Cashflow eWorksheets

- Do the math right every time and include help pop up boxes.
- Provide excellent documentation and consistency among lenders.
- Excel based so you don't have to learn new software.
- Use for the business alone or for business and owner combined.
- Includes 1040, Sch C, Rentals, 1065, 1120 and 1120S in one workbook.
- For one-user only. Call for a site license for your company.

Self-Study Manuals

Go online to order. Manuals are included with 'live' workshops. Each manual is self-sufficient, loaded with hands-on exercises and detailed explanations. They include camera-ready worksheets for your use.

"I cannot thank Linda enough for such a great resource! Clean, concise and ready to use right away."

Charles Schafer, VP
Bank of Lincoln County, Maine

On-Demand Online Training Series

Subscribe to Lender's Online Training™ to take online eCourses when you need them.

- Short, concise, convenient and practical.
- Stand alone or take before/after training to extend the learning.
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- Reports for progress and quiz results.
- Includes topics Linda cannot fit into 'live' training.
- Fast paced, interactive, colorful.... just like Linda!

Go to www.LendersOnlineTraining.com for subscription options

"Best way to keep on track on business tax returns without getting up from your office chair!"

Shirley Langford, Loan Officer
Whidbey Island Bank, Washington