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 Jacksonville, FL
March 4th and 5th, 2014

Class-size limited to 40. Register now to claim your spot.

Sponsored by:

lindakeithcpa
Helping Lenders say “Yes” to good loans!

MBS
Member Business Solutions, LLC

PI PredictiveResults

“Linda has a very unique way of teaching that ensures lenders of all levels are able to understand and gain additional knowledge in the area of tax return analysis. I highly recommend Linda’s courses .”

Dawn H. Barr Tata, Senior Credit Analyst
Mutual of Omaha Bank, Colorado

What you learn:

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 190+ 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 190+ page workbook/reference manual

What lending professionals say:

"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

"After attending Linda's session, I feel more comfortable with what is needed to help our self-employed members with their lending needs. Her session was upbeat and entertaining."

Shelly Ridgeway, AVP of Lending
Ascentra CU, Iowa

"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

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.

See Linda training lenders at bit.ly/1j6XWlk. (This URL is case sensitive.)

Workshops: Come to Class

This workshop is open to lenders from throughout the area, a great way to compare notes with others. Join us for this one-time local session, save travel money and get the training now! *As little as $770 per person for both days. The more you send the more you save.*

Agenda

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
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
1:00	General and Limited Partnerships Limited Liability Companies S Corporations Discussion of passive versus non-passive
5:00	Adjourn

www.LindaKeithCPA.com or 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 your number of participants
The fee includes both days of instruction and manuals:

1-3: $990@   4+: $770@

Predictive Results and **Member Business Solutions** have each blocked ten seats for their clients at the $770@ rate. They are saving you $220 per person for the two-day training!

Step Two: Register for class

1. Go to www.LindaKeithCPA.com
2. Click on the 'Programs' link at the top of the page
3. Click on the 'Tax Return Analysis Dates and Registration' link at left
4. Scroll to the Program City and Dates you want
5. Click on 'Register Online' or 'Register by Mail' or 'Request Invoice'
6. Follow instructions for your registration choice

Location

Jacksonville Marriott
4670 Salisbury Road, Jacksonville, FL 32256

More training options...

Virtual Interactive Training

The benefits of in-person with the convenience of online. Virtual Training combines the online self-study, discussion group, live webinars and personalized feedback on submitted case studies. Convenience of online with the interaction and accountability of live.

www.TaxReturnAnalysis.com

Self-Study Online Training

Take courses when you need them.

- Short, concise, convenient and practical.
- Quizzes test your knowledge as you go.
- Document your progress
- Fast paced, interactive, colorful.... just like Linda!

www.LendersOnlineTraining.com

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Member Business Solutions and **Predictive Results** have arranged for the best training rate for their clients, live or virtual!

Our sponsors:

Predictive Results

Predictive Results helps companies hire the right people and manage them more effectively. The right people in the right jobs, managed by effective leaders, yields maximum results at minimum cost.

Visit **www.PredictiveResults.com** to download your free copy of '***How to Attract and Hire the Best People***'.

"The Predictive Index® is a confidence builder. Relying on your experience and intuition is not enough. PI® gives you an insight that you cannot get any other way. It gives you something tangible."

Jim Holly, President/CEO, Bank of the Sierra

Member Business Solutions

MBS is a Business Services CUSO helping Credit Unions do Business. They

- Underwrite, service and provide documentation services for loans
- Assist in development of MBL policies and procedures
- Help structure loan and MBL pricing, participations and brokering
- Consult on deposit, merchant credit card and remote deposit

Visit **www.MBSllc.org** for more information and resources for your CU.

"MBS really makes itself a part of our credit union. When I call them, I don't think of it as calling MBS – it's like another department in our credit union." Marc Ernest, Franklin Mint FCU