

2002 NATIONAL COMMUNITY DEVELOPMENT LENDING SCHOOL

JULY 21-25, 2002

UNIVERSITY OF SOUTHERN CALIFORNIA

LOS ANGELES, CALIFORNIA

It's Back! . . . And It's Better Than Ever!

A school just for Community Development Lending Professionals



2001 NCDLS Faculty from left to right: Tommy Fitzgibbon, Jeff Nugent, Jeff Zinsmeyer, Cathy Niederberger, Kris Jurmu, Karen Kollias, Fred Mendez.

"I found the program to be very helpful. It helped answer the one question that I always found troubling: 'What can the bank do to make this project come together?' Real live case studies of what peer banks all around the country are doing to close the community development lending 'gap' was especially helpful. The answer to my question was simply to do what you can; the rest is about choosing the right community partners. Keep up the good work."

Art Resendez

Vice President, Dai-Ichi Kangyo Bank

"The NCDLS was very helpful to me. I attended the course shortly after moving into the community development finance area. Specifically, having seasoned finance professionals conduct the class and participate in the group discussions really provided insight on getting the 'tough' deals done and how sometimes you have to use various tiers of financing to get the project done. Having come from a conventional commercial lending background, this 'tiered' approach was foreign to me. I now frequently find myself thinking outside of the box to find ways to get deals done!"

Torrence Moore

Managing Director, LaSalle Community Development Corporation, ABN-AMRO

"It was helpful to me as I had no lending experience at all when I attended. Since the class I have been able to package two community development loans and am currently getting ready to close my first one."

Ann Crissman

CRA Coordinator, Advanta Bank Corporation



SCHOOL OBJECTIVE

The National Community Development Lending School, (NCDLS) will provide an intensive educational and career development opportunity for novice community development lenders who want to:

- **Enhance** their technical knowledge and resources
- **Underwrite** sound and innovative community development loans
- **Structure** complex transactions
- **Profit** from community development lending

If you or a member of your staff needs an in-depth understanding of the mechanics and unique characteristics of community development lending, NCDLS is the training opportunity you've been waiting for!

STUDENT PROFILE

NCDLS is designed to meet the needs of bankers who possess a minimum of one year or a maximum of three years of community development experience. Novice to intermediate level banking professionals with some understanding of low-and moderate-income markets, nonprofit lending, affordable housing, small business development, real estate or CRA compliance will benefit from attendance at this School.

CURRICULUM

The four-and-a-half day curriculum focuses on the key issues and current industry trends relevant to community development lending in today's business environment. Training in five core areas – single-family and multi-family housing, small business, commercial real estate and community-based facilities lending – stresses the day-to-day mechanics of underwriting community development loans and ensuring their long-term profitability.

The curriculum was carefully designed by an advisory committee of community development bankers, training professionals and representatives of bank regulatory agencies to focus on structuring and underwriting community development loans. Each course was developed to ensure that students receive the most current, relevant and applicable instruction available. Students will have the opportunity to customize the curriculum to suit their needs by selecting three of five courses. In addition, students will have the opportunity to participate in evening roundtable discussions and seminars that will focus specifically on issues that have been raised during the day's courses.

Bankers, consultants and community development experts known for their expertise in the community development lending field will teach the courses. Students will also have the opportunity to gain valuable insight from one another as they share solutions to the challenges faced by all of us in this dynamic, evolving industry.

