



American Bank Systems

The Compliance Company for the Financial Services Industry

Is Pleased to Present:
Basic Real Estate Lending
An Overview of the Real Estate Loan Process

American Bank Systems' popular training event, *Basic Real Estate Lending* covers documentation and common compliance issues encountered in real estate lending.

Presenter

Your instructor is Mikel Dunnagan. Mikel is a VP, Compliance Consultant and training specialist for American Bank Systems and ABS Consulting Services, LLC. Mr. Dunnagan joined American Bank Systems' cadre of compliance gurus in 2010 after spending the last twenty-four years in Colorado. He is a member of our compliance consulting team which performs compliance auditing and consulting for the Company's many clients. Mikel earned his BA from the University of Central Oklahoma and his JD from Oklahoma City University School of Law. During his banking career, he has been involved in financial institutions training as a trainer, writer of curriculum, and board of director of a training company. In addition to training, Mikel has served as Compliance Officer, Branch President, SVP of Lending, and VP of Operations with several Colorado financial institutions.

Who Should Attend

New and existing Loan Officers, Loan Admin, Loan Processors and any one who wants a better understanding of the real estate loan process.

What some of our students are saying about our seminars:

Kinchata in Ada
I really liked that we had materials to look at and follow along with. I also like the fact that they came neatly in a binder and that we could take them home with us for future help.

Sharon made me feel very comfortable to ask questions and explained well.
Lorna in Woodward

The instructor, in my opinion, "makes" the class. Sharon seems to enjoy teaching and encourages questions to be asked. I did not find the class to be boring or the instructor "not really wanting to be here." It makes a difference when the instructor enjoys the class and makes you feel comfortable being here, and eager to help you learn.
First time to attend **ABS** training. Small class size was not so intimidating.
Dalonna in Elk City

I enjoyed looking at the actual document instead of just talking about it, like you do in so many other classes.
LeAnn from Lawton

Thank you for respecting all of our questions.
Kristen from Stratford

- Course Objectives**
1. Provide a day-to-day working knowledge of the real estate loan process from application to adverse action or release of collateral.
 2. Provide a day-to-day working knowledge of the documents commonly used in real estate lending, when to use them and how to use them.
 3. Provide an awareness of compliance issues common to real estate lending and helpful handouts to avoid problems in the future.

Basic Real Estate Lending

Seminar Registration, Fees & Details:

LOCATION: ABS Headquarters in Oklahoma City
TIME: 9:00 am to 4:00 pm
COST: \$250.00 (Includes Lunch – if you have any dietary restrictions, please let us know the day before the seminar.)
DATE: Thursday, September 22, 2011

???Questions???

Contact Mary Cope or Melissa Whittaker at ABS
for further information or other scheduled seminar dates.

405-607-7000 or 1-800-522-4990
(You may also visit our website: www.americanbanksystems.com)

To reserve your seat please fax this form to ABS at:

405- 607-7005 or 1-800-367-5824

Company Name: _____ Phone #: _____

Address: _____ Fax #: _____

City: _____

Name: _____ Title: _____

Name: _____ Title: _____

Company will be billed later

Confirmations are sent out one week prior to class