Tax Return Analysis Training in a Tough Lending Environment

- (Re)learn the fundamentals to find all cashflow
- Spot and resolve red flags to resolve 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

An opportunity for local workshops!

Ten local lenders can make it happen. How many would you send?

"The classes help lenders make better decisions and encourage better risk assessment."

Brad Russell, Commercial Analyst
RBC Bank, South Carolina

lindakeithcpa
Helping Lenders say "Yes" to good loans!

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

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 five 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

Join lenders from other lending institutions to compare notes. No need to wait for or travel to the open-enrollment workshops held on the West Coast. With enough committed attendees I will come to YOUR area. **$495 per day includes topic manual.**

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

Day II not recommended if you have not had Day I or equivalent training or experience.

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!

Bring Linda to my area!

1) Use Steps 1 and 2 if interested in a **Local Workshop**. We'll reconfirm interest before scheduling.
2) **Resources Only**, fill out Steps 1, 3 and 4 or order online at www.LindaKeithCPA.com
3) **Fax form** to 360.866.1310

Step One: Personal Information

Name ______________ Title ______________

Phone ______________ Fax ______________

Email* ______________

Company Name ______________

Address ______________

City/State/Zip ______________

CLO's Name ______________

CLO's Email* ______________

**Email address are never shared. We offer registration confirmation and my 'Lender Asks' ezine with early notice of upcoming classes. This opts you in. You can easily opt-out.*

Step Two: Local Workshop

Please indicate the number of lenders you would like to send. As soon as we have enough in your area, we'll contact you to schedule dates.

City Preference: ______________

Day I: Tax Return Analysis - Essentials & 1040 ______ @ $495 = ______________

Day II: Beyond the 1040 - Corp, Pship, LLCs ______ @ $495 = ______________

Add Excel-based Cashflow Worksheets ______@ $ 95 = ______________

Yes! I can provide a meeting room for up to 10 people ______; up to 20 people.______

I am intrested but not sure of the numbers. Please contact me as your plans firm. ______

Step Three: Worksheets and Self-Study Resources

A Workbook/Reference Manual is included in your registration. Order resources here or onine if your are unable to attend.

Lender's Online Training™ Individual (go to www.LindersOnlineTraining.com for options)

Workbook/Reference Manuals only:

Essentials and 1040 Review ______ @ $195= ______________

Corporations/Partnerships/LLCs ______ @ $195= ______________

Excel-based Cashflow Worksheets for all entity-types ______ @ $95 = ______________

Sales Tax (WA Companies add 8.4% sales tax on Manuals & Worksheets resources only) ______________

Shipping (Add $10/manual if not attending) ______________

Total Resources = ______________

Step Four: Payment Information for Resources

☐ Check to Linda Keith, CPA ☐ Charge Card: Visa ______ Mastercard ______ ☐ Please Invoice

Name on card: ______________

Card #: ______________ Expiration: ______________

Signature: ______________ Date:______________

"Never a dull moment. I never got bored. What a great presenter!"

Jolene Bryant, Loan Officer
Olympia CU, Washington

www.LindaKeithCPA.com • 360.455.1569

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 or use this form 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 eCourses

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

- Short, concise, convenient and practical.
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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