

What is that Personal Tax Return Telling Me? Schedules E & F

Rental Properties, Partnerships & S Corps, & Farm Income

WEBINAR – ON DEMAND WEB LINK & FREE CD ROM

Thursday, March 25, 2010

12 - 1:30 pm PT

1 - 2:30 pm MT

2 - 3:30 pm CT

3 - 4:30 pm ET

With the current economy, understanding the true cash flow of borrowers is important. This webinar will help take the mystery out of borrowers' personal income tax returns. No more guessing how much income your borrower is really earning. Learn how to identify actual cash flow quickly and reliably.

Usually cash flow and taxable income are different. Overestimating the income from a tax return can lead you to approve a weak loan that could eventually cost you tens of thousands of dollars. Conversely, underestimating income on a tax return can lead you to deny good loans that your bank and your customer need in this tough economy. This program will include many examples and will make the process of analyzing tax returns remarkably simple.

Continuing Education: Attendance verification for CE credits provided upon request.



HIGHLIGHTS

- Schedule E Page 1
 - What is the real cash flow effect from a rental property?
 - Recognizing the effect of interest expense and principal paid on debt ratios and cash flow
- Schedule E Page 2
 - Partnerships – Learning that the information on the tax return is usually useless for a loan officer
 - Identifying ways to find the borrower's real cash flow from an S Corp
- Schedule F, Farm income
 - Picking up additional income that might be hidden in farm income

[DON'T MISS SCHEDULES B, C & D](#)

This program is the second of two in a series. The first entitled
“Reading & Understanding Personal Tax Returns: Schedules B, C & D”
will be held on Thursday, February 11, 2010.

If you missed it, you can order the on-demand web link of the live webinar, complete with handouts. Free CD Rom provided with web link.

WHO SHOULD ATTEND?

This informative session is designed for anyone in lending, including chief lending officers, CSRs, new accounts personnel, loan officers, loan underwriters, credit analysts, loan processors, branch managers, CEOs, and other key lending staff.

MEET THE PRESENTER

**Tim Harrington, CPA,
TEAM Resources**



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Community Bankers Association of Oklahoma REGISTRATION FORM

Date of Seminar	Name of Seminar	Live Webinar \$230	On-Demand Link & Free CD Rom \$230	Both Live Webinar & On-Demand Link (includes free CR Rom) \$350	TOTAL
					\$

***CD Rom for pc use only**

Name: _____ Bank: _____

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Phone: _____ Fax: _____

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**Hook up instructions and seminar materials will be emailed approximately
7 days prior to the seminar.**

REGISTRATION AND PAYMENT INSTRUCTIONS – Please note invoices are not provided.

Mail registration form and check made payable to:

Financial Education and Development, Inc., P.O. Box 1780, Helena, MT 59624

Fax registration form, including credit card number to (406) 442-2357.

Important Note if Paying by Credit Card: This form will serve as your receipt. Charges will show up on your credit card statement from Financial Education and Development, Inc.

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You can now register online!!! Go to

<https://www.eomniform.com/servlet/FillForm/fined/CBAOreg>

***NOTE:** It is best to have all payments and registrations to us 10 days prior to the seminar to ensure timely receipt of hook up instructions and handout materials. We will do our best to accommodate late registrations.

FOR QUESTIONS EMAIL: CBAO@financialedinc.com

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