

HOW TO USE THIS MANUAL

MANAGEMENT TOPICS

Community Bank Loan Management, addresses topics confronted by senior management and the loan department. The manual is written in a clear and easy-to-understand format. You can use each chapter as a stand-alone guide, independent of the rest of the manual.

CUSTOMIZABLE SOLUTIONS

Most of the customizable information is in the form of model policies, procedures, and practices. You can turn to the appropriate chapter, find a ready-made policy or procedure to adopt for your bank's individual needs, and copy that model for your bank's use. In addition, the accompanying CD offers the convenience of letting you customize and distribute documents within your organization. Simply substitute your bank's name for the model bank name, make the specific changes to the document, and print your new bank policy.

All policies, procedures, and practices in the manual are currently being used in banks. We update the manual on a regular basis to ensure that all information is current and accurate. No other product on the market delivers what *Community Bank Loan Management* does in ease of use, informative expert guidance, and ongoing support.

WHAT YOU'LL FIND IN THE MANUAL

This book contains valuable chapters on management and loan administration policies for banks. Various models are included, such as Model Loan Review Systems, a Model Credit Information Exchange System, and Model Loan Policies.

Volume I — Commercial and Consumer Lending. These chapters address the earning assets management side of the bank by emphasizing fundamental commercial and consumer lending. Having quality commercial and consumer loan portfolios start with proper policies and procedures. These chapters also provide model small business lending practices.

Volume II — Real Estate Lending and Problem Loan Administration. In these chapters you'll find guidance concerning real estate lending compliance, administering problem loans, and minimizing bankruptcy losses. The volume also contains model real estate loan policies.