

What is that Personal Tax Return Telling Me? Form 1040, Schedules B, C, & D

Thursday, February 11, 2010

3:00 pm – 4:30 pm Eastern

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

[DON'T MISS SCHEDULES E & F](#)

This program is the first of two in a series. Watch for

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

Thursday, March 25, 2010.

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. Take the mystery out of borrowers' 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 needs in this tough economy. This program will include many examples and will make the process of analyzing tax returns remarkably simple.

HIGHLIGHTS

- Schedule B Interest & Dividends: Identify recurring/non-recurring interest and dividend income
- Schedule C Sole Proprietorships: Recognize 4 forms of hidden income and 1 hidden expense
- Schedule D: Decipher income that won't be received in the future and shouldn't be considered
- Forms 6252 and 4797: How to identify hidden income from installment sales

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to teach lending personnel how to analyze borrowers' tax returns to determine a reliable monthly income amount. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

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.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Tim Harrington, CPA, TEAM Resources

Tim Harrington is a Certified Public Accountant who has taught lending personnel how to obtain monthly income from tax returns since 1992. Since 1996, Tim has been President of TEAM Resources, a firm that provides consulting, strategic planning and training to financial institutions from coast-to-coast. He is the author of the popular lending software “Lenders Tax Analyzer.” As a faculty member of two national financial professional schools on finance and tax and has spoken to tens of thousands of consumer, mortgage and commercial lending personnel.