

11-6-02

Loan Officers

11-5-02

Commercial Lending Underwriters

11-6-02

1. Loss of Entrepreneurial Spirit
2. Best deal makers: Tom T, Jay C, Tom L
3. Attitudes - mistrust: anti loan officers
4. offenders - Sackman, Strate
Do Toms over their heads
Alan Seranton - good
Lisa Vold - good, quiet
Dan Getman - good
5. Income vs. land deals
6. Rapid response LTV
7. Valuation
8. Need monthly meetings
9. Conditional commitments
10. Underwriters - bankers
11. Underwriters overloaded
don't read projects
12. Whitman poisoned well
13. Everyone needs to be on same team
14. Problems with classes - factions
15. Underwriters need more direction relations
17. Don't underwrite in pairs
18. Assign underwriters to loan
19. Need funding dead line
20. Need leadership

1. Greg Strate - no problem
2. L.O. don't learn, present well
3. L.O. try to be underwriters, tell U they don't know job
4. Not complete info
5. Info 1/2 complete
6. L.O. inexperienced
7. Commitment letter
8. Legal review of com letter takes too long
9. Mostly process problems not personal or attitude
10. deals come back several times
11. Problems with Kainen
12. Need to try to help L.O.
13. Too large a load on underwriters
14. Paid to help L.O.s
15. Need communication between groups
16. Need attitude of service
17. Read employment manual
18. Need bank or customer
19. training (control)
20. L.O. need to babysit deals
21. Underwriters being pressured