

## IREM<sup>®</sup> Skill Badge: Asset Management– Loan Analysis (ISBASM)

Get bigger ROI and profits through better lending analysis. Whether financing is needed for acquisitions, major replacements, or renovations, a real estate manager may be required to compare lending options in order to recommend the most advantageous loan structure and terms for clients.

### Course description:

Introducing the IREM Skill Badge: Asset Management–Loan Analysis. You'll learn how to analyze and evaluate property finance—only better. The IREM Skill Badge: Asset Management–Loan Analysis will help you achieve the owner's goals and meet the lender's loan criteria. Walk away from this Skill Badge with the practical knowledge to calculate effective interest rates, lender ratios, break-even analysis, and more when sizing up different lending options.

Earning this Skill Badge requires taking the course and passing a 50-question online exam.

Earn the IREM<sup>®</sup> Skill Badge:  
Asset Management–Loan Analysis

Only \$99



After taking the course and passing the exam, you'll earn IREM's Skill Badge: Asset Management–Loan Analysis to:

- Explore different loan structures, fees, and their impact
- Learn how to do proper loan calculations
- Be more adept at loan analysis
- Reap the benefits of the time value of money
- Leverage the IREM Financial Analysis Spreadsheets

### Course length:

This course is approximately 3-6 hours, followed by a 50-question online exam.

### Cost:

\$99 / members









Register at [bit.ly/ISBASMS](https://bit.ly/ISBASMS)



## Asset Management–Loan Analysis Skill Badge course outline:

Lesson/topics
<b>1. Loan structures and fees</b> <ul style="list-style-type: none"> <li>Understand the 4 key areas of lending: interest rates, types of loans, loan structures and the true costs of borrowing, as well as lender participation</li> </ul>
<b>2. Loan calculations</b> <ul style="list-style-type: none"> <li>Become more aware of financial tools with hands-on exercises, how to perform loan calculations, and effective interest rates</li> </ul>
<b>3. Loan analysis</b> <ul style="list-style-type: none"> <li>Expand your understanding of the factors impacting interest and term, lender criteria, lender risk and return, lender tests, leverage, break-even points, and more</li> </ul>
<b>4. Compelling case studies</b> <ul style="list-style-type: none"> <li>Prepare using real-world loan analysis scenarios, practice problems, and spreadsheet takeaways</li> </ul>

## Prove your expertise with these recommended Skill Badges:

 <p><b>Budgeting and Accounting</b></p> <p>Skill Badge</p> <p></p>	 <p><b>Maintenance and Risk Management</b></p> <p>Skill Badge</p> <p></p>	 <p><b>Building Technology</b></p> <p>Skill Badge</p> <p></p>	 <p><b>Environmental Social and Governance</b></p> <p>Skill Badge</p> <p></p>
<p><b>Budgeting and Accounting</b></p> <p>Own your numbers and learn how to create budgets, identify opportunities to increase revenue and raise net operating income (NOI).</p> <p>\$99 Member/ \$129 Non-member Register: <a href="https://bit.ly/ISBFIN">bit.ly/ISBFIN</a></p>	<p><b>Maintenance &amp; Risk Management</b></p> <p>Learn best practices and steps for running a maintenance and risk management program to reduce potential loss and preserves the owner's investment.</p> <p>\$99 Member/ \$129 Non-member Register: <a href="https://bit.ly/ISBMNT2">bit.ly/ISBMNT2</a></p>	<p><b>Building Technology</b></p> <p>Learn how technology can increase your team's productivity and elevate the resident-tenant experience. Expand your knowledge on how technology can support your building's operations.</p> <p>\$99 Member/ \$129 Non-member Register: <a href="https://bit.ly/ISBTCHS">bit.ly/ISBTCHS</a></p>	<p><b>Environmental, Social, and Governance</b></p> <p>Learn environmental factors that drive sustainability and operational efficiencies. Explore ways to reduce costs in energy consumption, water usage, and other impacts.</p> <p>\$99 Member/ \$129 Non-member Register: <a href="https://bit.ly/ISBESG1">bit.ly/ISBESG1</a></p>