Loan Officer Project

Imagine you are a team of loan officers at the bank you are employed at, (do not be afraid to use your imagination and create a name for your bank.) Your boss has given you a file and has asked your team to determine whether the bank should foreclose on the loan or work out a new schedule of payments, (again use your imagination and make up a borrowers name, and place of business.) Work with your team members in understanding Project 1 as stated in your electronic textbook (Bus Math I.ppt). Refer to the LoanRecords.xls file and discuss the nature of the records of the bank that your boss has provided you.

The main goal for your team is to create a short 5-minute PowerPoint presentation, in which you state the decision of your team regarding your customer. Will you foreclose the loan or will you attempt a workout? You must explain your team’s logic behind your decision and be prepared to answer my questions. I may ask any team member to answer my questions. This is only a preliminary report and your decision should be based only on your general sense of the situation of your borrower and your close examination of the bank records as provided in the excel document. Your statement of the problem in you own words, logical explanations and presentation should reflect your understanding of your project and the bank records document.

<table>
<thead>
<tr>
<th>Team Number</th>
<th>Years In Business</th>
<th>Education Level</th>
<th>State Of Economy</th>
<th>Full Value</th>
<th>Foreclosure Value</th>
<th>Default Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>15</td>
<td>Graduate Degree</td>
<td>Recession</td>
<td>$5,000,000</td>
<td>$2,700,000</td>
<td>$750,000</td>
</tr>
<tr>
<td>2</td>
<td>6</td>
<td>Graduate Degree</td>
<td>Normal</td>
<td>$5,500,000</td>
<td>$4,000,000</td>
<td>$1,500,000</td>
</tr>
<tr>
<td>3</td>
<td>14</td>
<td>High School</td>
<td>Boom</td>
<td>$5,500,000</td>
<td>$2,700,000</td>
<td>$800,000</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
<td>Bachelor's Degree</td>
<td>Normal</td>
<td>$5,000,000</td>
<td>$2,650,000</td>
<td>$900,000</td>
</tr>
<tr>
<td>5</td>
<td>9</td>
<td>High School</td>
<td>Normal</td>
<td>$6,800,000</td>
<td>$3,500,000</td>
<td>$1,200,000</td>
</tr>
<tr>
<td>6</td>
<td>8</td>
<td>Bachelor's Degree</td>
<td>Recession</td>
<td>$6,500,000</td>
<td>$3,500,000</td>
<td>$800,000</td>
</tr>
<tr>
<td>7</td>
<td>5</td>
<td>Graduate Degree</td>
<td>Normal</td>
<td>$4,400,000</td>
<td>$2,750,000</td>
<td>$350,000</td>
</tr>
</tbody>
</table>
Preparedness and Organization

✓ Each team member is involved in the presentation and knows their responsibilities.
✓ Team has obtained or understands the data
✓ Explanations presented in a logical and clear manner
✓ Professional PowerPoint Presentation 

Understanding of the Problem

✓ Team decision is clear and the team has well thought-out reasons for their decision.
✓ Team has considered all the given information in making their decision.
✓ Objective of the project is clearly identified
✓ Team members know what the data means 

The ENTIRE team must be ready at the beginning of class or you will lose 4 points and you will lose 4 points for each day the assignment is late.

1 – Point Grading Scale:
Wrong or did not address 0 – points
Correct 1 – point

2 – Point Grading Scale:
Wrong or did not address 0 – points
Some errors 1 – point
Correct 2 – points

4 – Point Grading Scale:
Did not address or did not participate 0 – points
Wrong or rarely participated 1 – point
Several errors, occasionally participated 2 – points
A few errors, participated most of the time 3 – points
Correct, always participated 4 – points
WOW 5 – points
Loan Officer Project Presentation Grade  

Team Members: __________________, __________________, ________________, ________________.

**Oral Presentation Preparedness and Organization**

- The team displays an understanding of the business context (2)  
- The objective is clearly identified (2)  
- Explanations are presented in a logical and clear manner (2)  
- The conclusion is clearly indicated and supported with sufficient evidence (2)  
  ____ 8 points

- Business Attire is worn (1 × 4)  
- A professional PowerPoint Presentation is given (2)  
- The use of Excel is demonstrated effectively (2)  
  ____ 8 points

- Ability to answer all questions posed by the instructor (1 × 4)  
  ____ 4 points

**Written Presentation Preparedness and Organization**

- The team displays an understanding of the business context (2)  
- The objective is clearly identified (2)  
- Explanations are presented in a logical and clear manner (2)  
- The conclusion is clearly indicated and supported with sufficient evidence (2)  
  ____ 8 points

- The writing is done in a professional format with correct spelling and grammar (4)  
- The use of Excel is demonstrated effectively (4)  
- Evidence the team was creative when putting together the presentation (4)  
  ____ 12 points

**Correctness!!**

- Mathematical computations are complete, correct and used appropriately (4 × 3) 
- Interpretations of results are complete, correct and used appropriately (4 × 3)  
- Basis for decision is clearly defined (4 × 3)  
  ____ 36 points

- The Excel Document is correct and has been originally completed (4 × 3)  
  ____ 12 points

- Peer Evaluation (4 × 3)  
  ____ 12 points

Total ____ 100 points

The ENTIRE team must be ready at the beginning of class or you will lose 10 points and you will lose 10 points for each day the assignment is late.