

COVER SHEET FOR HOME STUDY PROBLEM  
SOUTH CAROLINA BANKERS SCHOOL

FIRST-YEAR CLASS -- 2022 School Session

HOME STUDY PROBLEM II

Based on Lectures in **CONSUMER CREDIT/HOME MORTGAGE**

Instructor **Mr. Stewart "Rusty" Richardson**

Submitted by: Name \_\_\_\_\_

Bank \_\_\_\_\_

Bank's Mailing Address \_\_\_\_\_

\_\_\_\_\_  
ZIP CODE

List the other members of your class with whom you worked in preparing this solution:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

I certify that this home study problem is my original work and that all writings by any other person, business, or organization, including my own bank, have been carefully documented. I have not shared my completed work with any other SCBS student nor have I read the completed work of any other students.

Signature: \_\_\_\_\_

**Due Date** **November 9, 2022**

Date Submitted \_\_\_\_\_

Date SCBS Received \_\_\_\_\_

Date Returned to Student \_\_\_\_\_

**ATTENTION STUDENT: UPLOAD TO SCBA's PORTAL OR MAIL HOME STUDY PROBLEM TO:**

South Carolina Bankers School  
Post Office Box 1483  
Columbia, S.C. 29202

**OR EXPRESS/REGISTERED MAIL TO: 2009 Park Street, Columbia, SC 29201**

In order to complete this project, you are asked to interview your president, CEO or other senior official within your bank. (If you do not work for a bank, you may interview a similar individual from a bank of your choice.) The below questions should be addressed in your interview, but you may supplement them with additional information you feel is relevant to the discussion, particularly pertaining to consumer credit and home mortgage lending.

Questions:

1. Have the bank's lending practices changed over the past five years, and if so, how?
2. Do you feel the bank has any competitive advantage(s) over other banks or credit unions operating in the same market(s)?
3. Over the past few years, there have been many regulatory changes impacting residential mortgage lending. Have these regulatory changes impacted the bank's ability to meet the mortgage needs of its customers?
4. What are the biggest challenges that could impact the bank's lending practices over the next few years?
5. What advice would you offer to a banker wishing to advance his/her career?

Guidelines:

1. Provide the interviewee's answers to the questions (can be summarized, specific quotes are not required), as well as your opinion about his/her responses. Do not simply recite the questions and the interviewee's response. It's OK if you do or don't agree with their responses, but explain your thoughts.
2. You should need at least two single-spaced pages to prepare an adequate response to all the questions (total, not each question). There is no maximum permitted length; take what space you need to adequately address the questions and your thoughts.
3. You may recite the questions in your response, but it is not required.
4. Having someone proofread your project is strongly encouraged. Grammatical errors will result in a lower grade, and excessive errors can result in the loss of many points.

Submit the completed project by the provided deadline and as instructed by SC Banker's School personnel. Contact the instructor with any questions, as shown below.

*S. Rusty Richardson*

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