



# Graduate School of Banking

at the University of Wisconsin – Madison

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**MIKE WEAR**  
President, 39 Acres Corporation  
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Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit risk underwriting and loan portfolio risk management. *Less lecture—real business cases—more hands-on practice and more fun!*

Over his 41-year banking career, he previously served in commercial lending and senior credit management positions with Omaha-area community banks. Wear retired as a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, a \$23 billion community bank, specializing in underwriting larger (\$10-100M) commercial real estate loans throughout the country. In addition, he developed curriculum and conducted multi-tier training programs in credit analytics on an enterprise-wide basis.

He is the Loan Portfolio Management Section Leader and serves as a member of the faculty at the Graduate School of Banking at the University of Wisconsin in Madison, as well as GSB's Sales & Marketing School and IT Management School. He is a former adjunct professor for the University of Nebraska-Omaha. He has authored articles for banking publications and has served as a textbook editor/reviewer for the American Bankers Association.

Mike is now expanding his advanced commercial lending workshops and teaches for several State Banking Associations. Bank consulting offerings include customized credit analytics and loan portfolio risk management strategies and tools to identify risk in the Pass-rated portfolio.