Winter 2016 Volume 6.1



# MTC MAILER

A quarterly publication of The Middle Tennessee Chapter of The Risk Management Association (RMA)

#### FROM THE CHAPTER PRESIDENT

Happy New Year! 2016 is shaping up to be a very active year for your Middle Tennessee Chapter. First off, we have a General Membership Meeting this coming Friday, January 29<sup>th</sup> featuring the 2016 Economic Outlook (details within this newsletter).

We are offering two full day educational courses, Cash Flow Refresher for Experienced Bankers on Thursday, February 18<sup>th</sup> and Real Estate Fundamentals in Commercial Lending on April 18<sup>th</sup>.

Plans for the spring include a General Membership Meeting featuring a Regulatory Panel Discussion, a chapter networking event, and our annual chapter article writing competition.

**Mark Mattson** 

Chapter President 615-732-6414

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#### 2016 ECONOMIC OUTLOOK

The Middle Tennessee Chapter of The Risk Management Association (RMA) and Waller Landsden Dortch & Davis, LLP present the 2016 Economic Outlook with Charles H. Webb, CFA of Weaver C. Barksdale & Associates on Friday morning, January 29, 2016 at the offices of Waller Landsen Dortch & Davis, LLP, Nashville City Center, 511 Union Street, Suite 2700, Nashville TN 37219. Networking & Continental Breakfast: 8:00 AM. Speaker: 8:30 AM. Q & A to Follow.

Charles H. Webb, CFA is Chief Investment Officer for the firm and chairman of the Investment Committee. He is responsible for the formulation of investment strategy for all institutional clients and is a member of both the equity and fixed income management teams.

Seating is limited. Sign up today! Contact Dawn Weaver at dawn.weaver@suntrust.com to register.

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Middle Tennessee Chapter <a href="http://community.rmahq.org/middletennessee/Home">http://community.rmahq.org/middletennessee/Home</a>

You can also find us on Linkedin using keywords "RMA" and "Middle Tennessee Chapter".

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# CASH FLOW REFERESHER FOR EXPERIENCED BANKERS

(Full Day Course)

Cash Flow for Experienced Bankers will be offered on Thursday, February 18<sup>th</sup>, 2016. This course will provide financial services professionals with an opportunity to review the fundamentals of cash flow (with emphasis on UCA cash flow) to enhance their overall analytical skills in evaluating credit risk. The emphasis is on interpreting the underlying events reflected in the financial statements and on determining whether the UCA cash flow statement accurately describes the cash impact of these events.

Who will benefit?

Experienced credit and lending professionals who want to strengthen their knowledge of UCA cash flow lending.

## Register online at

http://community.rmahq.org/MiddleTennessee/home or register by calling RMA Customer Care at 800-677-7621.

# REAL ESTATE FUNDAMENTALS IN COMMERCIAL LENDING

(Full Day Course)

Real Estate Fundamentals in Commercial Lending will be offered on Monday, April 18<sup>th</sup>, 2016. This course examines commercial real estate lending concepts and techniques for income-producing properties. Learn about key loan repayment sources, formulating conclusions with respect to a property's success, net operating income (NOI) and its components, the role of appraisals and environmental assessments, and characteristics or key elements of various property types.

You will gain an appreciation for the important issues surrounding real estate finance and the skill to understand when you should take additional steps that require more specialized support. This course serves as a prerequisite to *RMA's Real Estate Lending Academy*.

Who Will Benefit? Commercial loan officers, credit analysts and other lending or credit professionals who need to understand the basic concepts of commercial real estate lending.

#### Register online at

http://community.rmahq.org/MiddleTennessee/home or register by calling RMA Customer Care at 800-677-7621.

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