



## **The 40th Annual Commercial Lending School**

Local instructors will educate underwriters, loan officers, and other banking professionals on topics such as Cash Flow Analysis, SBA Lending, Client Profiling, Loan Structuring, Compliance, Loan Documentation, Real Estate Lending, Sales Relationships, and more!

**September 21 - 23**  
**8:00 - 5:00**

**Regions Tower, 5th Floor, Conference C**

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**REGISTER NOW!**

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**RHONDA GRAHAM**  
Lending School Co-Chair



**KEITH BARTUSEK**  
Lending School Co-Chair

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## Commercial Lending School Curriculum

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### Small Business Administration Lending

*David Amick, Exec. Dir., Premier Capital Corporation*  
*Luann Lieurance, U.S. SBA - Indiana District*  
*Kiamesha Colom, Partner, Taft Stettinius & Hollister LLP*

Panel discussion which includes an overview of 504 and 7A programs plus pitfalls, where banks fail in the process.

### Red Flags, Remedies of Problem Loans

*Martha Lehman Partner, SmithAmundsen LLC*  
*Michael K. Adamson, SVP-Special Assets, Huntington Bank*

Overview of key indicators that a client is heading in the wrong direction, and how the specialized asset department proceeds once the problem is identified.

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### Client Profiling

*Dave Bowers, SVP, Centier Bank*

Learn the differences among client groups including Private Client, Small Business, Middle Market, Large Corporate, and Specialty Finance clients and how to research prospective clients.

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### Accountants, Lending Programs, Statements, and Projections

*Michael Farmer, CPA, Retired Director, Alerding CPA Group*

Session discusses what an accountant expects from a banker and vice-versa; government supported lending programs, statement composition, and projections.

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### Compliance Issues

*Scott Carr, EVP/Chief Risk Officer*  
*First Savings Bank*

General overview of regulatory issues facing all types of banks today.

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### Loan Documentation

*Madalyn Kinsey, Partner, Kroger, Gardis & Regas, LLP*

Documentation essentials, whether a real estate loan or a commercial loan, inside software or outside counsel.

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### Common Sense Cash Flow

*Steve McGlothlin, EVP, Old National Bank*

Learn about operating cash flow, an extensive study of a company's ability to generate cash to repay the loan

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### Commercial Real Estate Lending

*Bob Minardo, SVP, US Bank*  
*Tom Urick, VP, National Bank of Indianapolis*  
*Valerie Becker, VP, National Bank of Indianapolis*

Outline of the critical differences between a normal commercial loan and a commercial real estate loan

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### Commercial Loan Structuring

*Erik Miner, EVP, Regions Bank*

Loan structuring, an overview of covenant definitions and considerations.

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### Sales Relationships

*Joe Breen, SVP, Huntington Bank*

An overview of building, managing, and sustaining lasting relationships with your clients.

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### Introduction to Business Valuations

*Dan Sailer, CPA/ABV, CFA*  
*Katz, Sapper & Miller*

Introductory course describing how businesses are valued.

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## *Commercial Lending School Schedule*

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### **Monday, September 21, 2020**

7:30 a.m. Registration/Breakfast  
8:00 a.m. Classes  
12:30 p.m. Lunch  
1:30 p.m. Classes  
4:00 p.m. Adjourn

### **Tuesday, September 22, 2020**

7:30 a.m. Breakfast  
8:00 a.m. Classes  
12:00 p.m. Lunch  
1:00 p.m. Classes  
5:00 p.m. Adjourn

### **Wednesday, September 23, 2020**

7:30 a.m. Breakfast  
8:00 a.m. Classes  
12:00 p.m. Lunch  
1:00 p.m. Classes  
5:00 p.m. Adjourn

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## *Who Should Attend?*

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- Credit Underwriters with experience ranging from 6 months to 3 years
- Junior Lending Officers
- Individuals with a need and desire to learn aspects of commercial lending and analysis that are only gained through years of on the job training.
- Portfolio Managers, Relationship Officers, or Lenders moving across business segments

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## Registration

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### **Registration Deadline is Friday, August 28, 2020**

The school is limited to 35 participants; register as soon as possible to ensure a seat.

The fee for the 2020 RMA Commercial Lending School includes 3 days of educational activities, course materials including a binder with each presentation, and a continental breakfast and lunch served daily.

Register on or before July 31, 2020	<b>\$595</b>
Register after July 31, 2020	<b>\$695</b>
<b>Buy 4 Get 1 Free Promotion</b>	Contact Keith Bartusek

All registrations and payments may be made online through [Constant Contact](#).  
Registration details can also be found on the Central Indiana RMA Chapter [website](#).  
Registrations will not be held without full payment. Please let us know if your Accounts Payable department would like an invoice and we will create one for you.

***OR:***

Mail a copy of this form with a check payable to  
Central Indiana Chapter of RMA to:

Keith Bartusek  
STAR Financial Bank  
3610 River Crossing Blvd.  
Indianapolis, IN 46240  
317.566.7375  
Keith.Bartusek@starfinancial.com

Name: \_\_\_\_\_  
Company: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Position: \_\_\_\_\_  
Phone: \_\_\_\_\_  
E-Mail: \_\_\_\_\_

RMA Member Institution?	_____ Yes	_____ No	_____ Not Sure
Will you partake in all the meals provided?	_____ Yes	_____ No	
Will you be commuting daily?	_____ Yes	_____ No	

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Please fill out the form completely. *The cost of parking and accommodations is the responsibility of the participant. If you would like recommendations for either, please contact us.*