

# Problem Loan Workouts

July 15 & 16, 2025 | Virtual

Hosted by RMA and its Buffalo Chapter

MEMBER  
PRICE:

\$475

NONMEMBER  
PRICE:

\$875

## Course Overview

**Problem Loan Workouts** is designed to sharpen the ability of the participants to develop and implement successful workout programs. The class begins by defining a Problem Loan and identifying the five major problem loan options and the risk/reward aspects of each. A discussion ensues of what defines the elements of an effective loan workout. This leads to the identification and application of the five stages of problem loan resolution. Intertwined with these stages is a credit evaluation process designed to keep the decision maker properly informed as he reviews the problem loan options at each stage of the resolution process. The special considerations for real estate workouts, bankruptcy and lender liability will also be presented. The course then culminates with the design of a workout agreement leading to a successful workout.

This course is intended for loan officers and other credit professionals who need to understand the keys to minimize problem loans and how to deal with them once they occur. Participants are expected to have a thorough knowledge of credit risk analysis, financial accounting, traditional financial statement analysis, and cash flow analysis.

### Duration

7.5 Hours

### Level

Intermediate

### Delivery

Instructor-Led

### Topic

Problem Loan

## Audience

Chief/Senior Lender,  
Credit Administration/  
Department, Loan Review/  
Administration, Portfolio  
Management Officer,  
Relationship Manager/  
Lender, Underwriter/Analyst

## Modules

- Module 1: Definition and Implementation of the Five Stages of a Successful Workout
- Module 2: Develop and Use a Review Process for Problem Loans
- Module 3: Implement Workout Concepts
- Module 4: Real Estate Workout Issues
- Module 5: Bankruptcy and Lender Liability Overview
- Module 6: Implement Workout Concepts
- Case Study: Rizzo Distributors • Case Study: Miles Payne Corp

## Objectives

Upon completion of this course, learners will be able to:

- Identify problem scenarios and predict the outcome.
- Define and implement the five stages of a problem loan workout.
- Develop and use a consistent review process for problem loans.
- Implement the workout concepts and develop workout programs.
- Understand the unique issues of real estate workouts.
- Understand the different chapters of bankruptcy and how to avoid lender liability.

## Instructor



**Thomas Donnelly | Banking & Finance Consultant** Tom Donnelly is a banking and finance expert, with over 25 years of practice in bankruptcies, acquisitions, divestitures, workouts, and restructuring. He has led committees in negotiations with distressed companies and their professionals and has restructured syndicated credit facilities both in and out of Chapter 11. He has also negotiated divestitures, liquidations and restructures. Tom received a Master of Finance and a Bachelor of Science in Economics from Widener University.



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