

COMMERCIAL LENDING DEVELOPMENT PROGRAM 2024



CLASS DETAILS

Dates:

September 18 & 19

October 3 & 4

November 6 & 7

December 10 & 11

Time:

9am to 4pm

Location:

Downtown Salt Lake City

AN EIGHT-COURSE PROGRAM TO CREATE A SOLID FOUNDATION FOR COMMERCIAL LENDERS

The Commercial Lending Development Program (CLDP) emphasizes the entire commercial loan life cycle, and provides participants with current lending approaches, an updated focus on key analytics, and regulatory issues. Students will improve their credit and marketing skills, learn best practices by participating in case studies, and learn first-hand from industry executive speakers.

For more details, please see the full program curriculum.

MEET THE INSTRUCTORS

Jeffery Johnson

President, Bankers Insight Group

Jeffery W. Johnson started his career with SunTrust Bank in Atlanta as a Management Trainee, and progressed to Vice President and Senior Lender of SouthTrust Bank and Senior Vice President and Commercial Banking Division Manager for Citizens Trust Bank of Atlanta.

Most of his career has been spent in Credit Administration, Lending, Business Development, Loan Review, Management and Training & Development. He has managed loan portfolios representing a cross section of loan types including: Large Corporate, High Net Worth Individual, Middle Market Companies, Small Business, Real Estate and Non-Profit Organizations.

Mr. Johnson is now a training professional in the financial industry, leading various seminars covering important topics relating to issues in financial institutions. He teaches actively for fifteen state banking associations in the United States, Risk Management Association (RMA), and individual financial institutions nationwide. He co-authored a training course entitled "Lending to Service and Other Professional Organizations" for RMA in 2001.

Mr. Johnson earned a B.A. Degree in Accounting from Morehouse College in Atlanta; a MBA in Finance from John Carroll University in University Heights, Ohio; Banking diploma from Prochnow School of Banking at the University of Wisconsin and a Graduate Certificate in Bank Management from the Wharton School of Business at the University of Pennsylvania.

John Barrickman

President, New Horizons Financial Group

Mr. Barrickman has extensive experience in all aspects of banking, including retail banking, commercial lending, credit administration, and credit training. He also served for five years as president and chief executive officer of a community financial institution.

In addition, Mr. Barrickman has been a bank consultant, focusing on risk management, credit process, strategic planning, and all aspects of commercial lending.

Mr. Barrickman has been active in banker education, serving on the faculty of many regional lending schools and all six of the graduate schools of banking across the country. He has also authored curricula on commercial lending for use by twenty state commercial lending schools, and curricula used to train banks in Central and Eastern Europe and the former Soviet Union. Mr. Barrickman has international teaching experience, having taught for banking institutes in the Czech Republic, Hungary, Kuwait, Lithuania, Mexico, Poland, Slovakia, and Trinidad and Tobago.

Mr. Barrickman has co-authored a book entitled *Strategic Credit Risk Management* for the Risk Management Association, and has been an award-winning contributor to the RMA Journal.

David Osburn

Founder, David L. Osburn & Associates LLC

David L. Osburn, MBA, CCRA, is the founder of Osburn & Associates, LLC, a Business Training & Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, credit managers, attorneys, and business owners.

His extensive professional background of over 30 years includes 20 years as a Business Trainer / Contract CFO and 16 years as a bank commercial lender, including the position of Vice President/Senior Banking Officer. Mr. Osburn has also been an adjunct college professor for over 30 years, including College of Southern Nevada.

PROGRAM CURRICULUM

Marketing / Business Development / Negotiations

September 18, 2024

Presented by Jeffery Johnson, President, Bankers Insight Group

Commercial lending requires analytical skills which are quite unique. This first session will introduce students to the program and will walk them through the lending process, as well as the types of business segments and credit products required to service the typical borrowing needs. Matching business segments with credit products is often accomplished through effective business development techniques. This class will also cover the best practices for establishing and maintaining good business development, as well as how to negotiate the best possible arrangement that is beneficial to both the borrower and the bank.

In-Depth Financial Analysis

September 19, 2024

Presented by Jeffery Johnson, President, Bankers Insight Group

Understanding financial statements and how to analyze them are paramount for bankers and credit analysts to be successful in determining the creditworthiness of prospects and existing customers. Analysis of financial statements is the primary focus during the evaluation phase of the lending process, and it informs bankers about management's ability to make decisions that lead to a successful outcome for the business units they lead. This session will focus on detailed financial statements, credit and ratio analysis and how these analyses can be utilized in the advanced assessment of an entity's financial condition.

In-Depth Cash Flow

October 3, 2024

Presented by John Barrickman, President, New Horizons Financial Group

There are at least nine alternative approaches to assessing a borrower's cash flow for debt service. Each provides a different perspective on sources and uses of cash and each has a role in underwriting and monitoring a lending relationship. In this session, students will compare and contrast alternative approaches to cash flow and demonstrate the appropriate application of each approach in assessing and monitoring a borrower's financial performance. Students can expect to learn how to determine the maximum line of credit appropriate for a borrower and the factors which will determine when it is appropriate to convert a revolving debt to amortizing debt. The class will also introduce six issues that have been addressed in a well-structured loan.

In-Depth Loan Structure

October 4, 2024

Presented by John Barrickman, President, New Horizons Financial Group

Good underwriting is critical to the success of a loan, but so is good loan structure. In a well-structure loan, the lender understands what the borrower is using the money for, as well as sources of repayment, timeline and more. During this session, students will learn all of the elements of loan structure, when to properly utilize seasonal loans, term loans, bridge loans and permanent capital loans, how to properly use a term sheet and commitment letter, and much more.

Credit Memorandum Preparation/Presentations

November 6, 2024

Presented by David Osburn, Founder, David L. Osburn & Associates LLC

Good loan underwriting starts with effective loan write-ups. It is important that the loan officer uses a type and style of write-up to communicate a focused direction for the credit. During this session, students will learn how to write a clear and concise message that also thoroughly covers the company's strategic plan including marketing, financing and management. Students will also learn how to communicate their position on the credit to the loan committee using a motivational approach, as well as effective negotiation skills, and personal marketing to better communicate with loan committee members.

Loan Review / Documentation / Compliance and Regulations

November 7, 2024

Presented by David Osburn, Founder, David L. Osburn & Associates LLC

It is vital that the lender is prepared for both internal and external loan review examination; including updating credit files and evaluating current loan risk ratings, auditing other's loan files, and how to be consistent and clear when communicating with examiners. During this session, students will learn the best ways to accomplish these tasks and how to prepare loan documents to support the legal aspects of the credit if it falls into the areas of C&I or CRE lending. Students will also learn about current regulations, including compliance requirements.



PROGRAM CURRICULUM

Problem Loan Monitoring / Business Law / Lender Liability

December 10, 2024

Presented by David Osburn, Founder, David L. Osburn & Associates LLC

Effective lending includes identifying and understanding the critical warning signs of a problem loan. It is important for lenders to understand the criteria for downgrading or upgrading loans, and how to review problem loans with credit administration or the special assets team. During this session, students will learn how to identify problems, how to smoothly transfer loans to and from special assets and will gain an understanding of business law concepts. Students will also learn about the technical aspects of lender liability including recent trends.

Comprehensive Overview: Senior Credit Officer Presentations and Panel; Credit Presentations

December 11, 2024

Presented by David Osburn, Founder, David L. Osburn & Associates LLC

Lenders can learn a great deal from senior lending officers, whether they come from a large, regional or community bank. Their unique perspective includes effective loan underwriting and management of the loan portfolio. In this session, senior lenders will share their insights on the process, as well as how the bank can better market products and how technology is rapidly changing the industry. Students will also analyze comprehensive loan case studies and make presentations to a mock loan committee. This session is designed to expand student's knowledge and integrate lessons from throughout the program.



Who Should Attend?

Commercial Loan Officers, Relationship Managers, Business Development Officers, Private Bankers and Credit Analysts looking to take their skills to the next level.

Homework

There will be 4-6 hours of homework prior to each class. Participants are also required to participate in monthly mentorship meetings, with a self-selected mentor from their institution, to review homework assignments, prepare for future classes, and facilitate engagement with key leaders at their institution.

Program Cost

UBA Members: \$2,500

Non-Members: \$3,800

Visit www.utah.bank to register.

For more information, call (801) 364-4303 or email Beth@utah.bank.

