

COMMERCIAL LENDING DEVELOPMENT PROGRAM



This intensive program was created to build a strong foundation in the dynamic and demanding commercial lending sector.



Program runs September - December 2019

Program Curriculum

Marketing/Business Development/Negotiations

September 19, 2019

Presented by Jeffery Johnson, 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 20, 2019

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 8, 2019

Presented by John Barrickman, 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 9, 2019

Presented by John Barrickman, 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 14, 2019

Presented David Osburn, 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

Program Curriculum

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 15, 2019

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

It is vital that the lender is prepared for both an internal and external loan review examination. This includes updating credit files and evaluating the current loan risk ratings, as well as 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, as well as 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.

Problem Loan Monitoring/Business Law/ Lender Liability

December 4, 2019

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

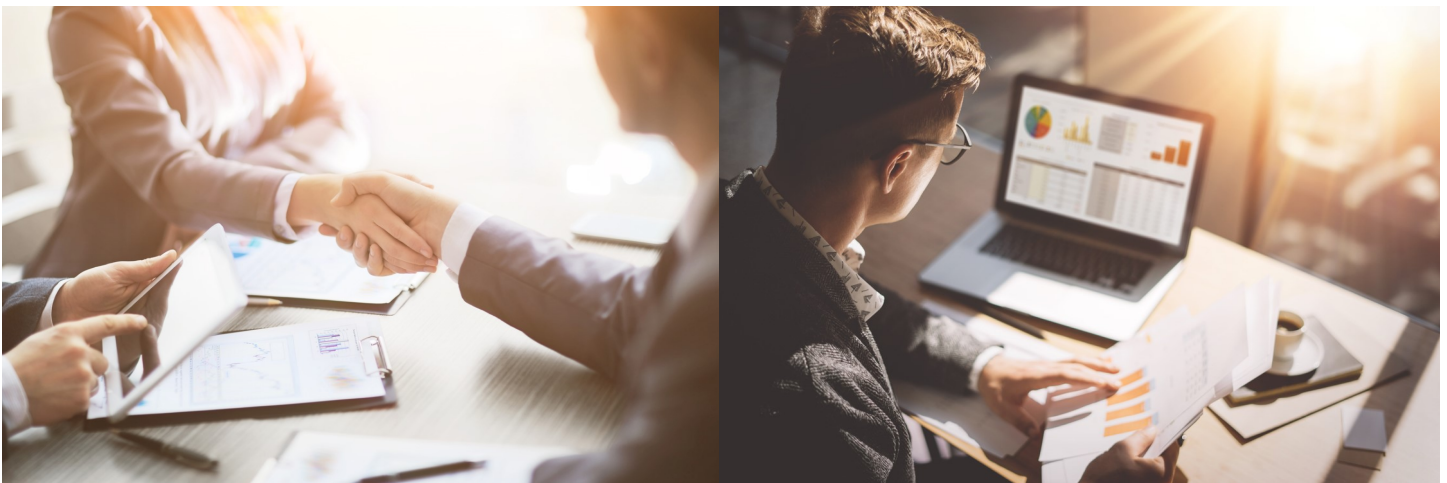
Effective lending includes identifying and understanding the critical warning signs of a problem loan. It is important for lenders to understand the criteria for downgrading or upgrading loans, and how to review problem loans with credit administration or the special assets team. During this session, 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 5, 2019

Presented by David Osburn, 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.



Overview

The **Commercial Lending Development Program** (CLDP) has been redesigned based on our members' feedback. This course 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 as a result of this training, learning best practices by participating in case studies and learn first-hand from industry executive speakers.

Dates & Details

- **2019 dates: September 19, 20; October 8, 9; November 14, 15; December 4, 5**
- Classes run 9:00 a.m.— 4:00 p.m.; location - TBA, Salt Lake City
- 4-6 hours of homework
- Self-selected mentor required*

**Participants are required to participate in monthly mentorship meetings, with a self selected mentor from their institution, to review homework assignments, prepare for future classes, and to facilitate engagement with key leaders at their institution.*

Cost for Program

UBA Members: \$2,250 before August 16, \$2,375 thereafter

Non-Members: \$3,750 before August 16, \$4,000 thereafter

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.

Make sure to click here to register.

For questions or concerns please

Call us at (801) 364-4303 or email Lindsay@uba.org