



Accounts Receivable and Inventory Financing

A web-based seminar

Tuesday, February 21, 2017, 2:30 pm - 4:30 pm (EST)

Program Content:

Accounts Receivable and Inventory are the most fundamental form of "Asset-Based" Commercial Lending. Commercial borrowers use the value of these assets (also called working assets) as collateral to secure financing to produce and sell their products and services. Often, bankers will take Accounts Receivable and Inventory as "side" collateral because their true comfort is provided by the borrower's real estate, which is usually required as a condition of the loan.

Pledging real estate may not always be an option for your borrower. The primary reason for requiring real estate as collateral is caused by the perceived inability to control and monitor the working assets.

This course will cover Accounts Receivable and Inventory Financing risks, and present how a bank can prudently manage these risks. It will give a deeper understanding of how Accounts Receivable and Inventory can provide an adequate form of collateral to support borrowings for the purpose of financing inventory; financing acquisitions; restructuring debts and tidying companies through periods of growth and distress.

After completing this course, the participant will be less hesitant to enter this type of financing and will be able to recognize when Accounts Receivable and Inventory Financing is required; how to evaluate potential borrowers, and how to structure these transactions to remain in compliance with the regulatory authorities.

Covered Topics:

- Types of Accounts Receivable and Inventory Financing
 - Asset-Based Lending
 - Secured Financing
 - Blanket Receivables Lending
- Accounts Receivable and Inventory Financing Structures
- Evaluating the Borrower
- Evaluating the Collateral
- Underwriting ARIF Loans
- Administering ARIF Loans
- Disbursing Revolving Loan Advances
- Factoring and Third-Party Vendors Providing ARIF Software
- Verification of Accounts Receivable and Inventory

Who Should Attend:

Senior Credit Officers, Senior Loan Officers, Commercial Loan Officers, Consumer Loan Officers, Credit Analysts, Loan Review Officers, Loan Administration Personnel

Presenter:

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 by 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.

Cancellation Policy:

Refunds will be given only for cancellations received in written form 3 business days prior to the program. If your bank is unable to participate after registering, you can also elect to receive an OnDemand website link to see the webinar at no additional charge.

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