



Commercial & Business Lending Basics for Support Personnel

A web-based seminar

Monday, April 24, 2017, 2:30 pm - 4:30 pm (EST)

Program Content:

Lending is all about risk management. This seminar is designed to take the "mystery" out of the commercial lending process and the confusing terminology often used by lenders.

Support personnel have a key role and stake in the commercial and business lending process, and they can help to create a safe and sound loan portfolio. Many would say that support personnel are the backbone of a good leading team. This program takes the perspective of a non-lender, and what goes on during the process of analyzing and approving a loan, focusing on commercial and business loans.

Covered Topics:

- An overview of the key steps in the commercial and business lending process
- The role of loan policy and typical content areas
- The types of financial analyses conducted
- Four keys to loan structuring, including the types of commercial loan facilities most frequently used, and various terminology
 - Loans as defined by financing length or term (loans, lines of credit, etc.)
 - Loans as defined by collateral (secured or unsecured)
 - Loans as defined by third party support (guaranteed or non-recourse)
- Overview of how bankers establish a risk rating for commercial and business loans
- Importance of ongoing loan monitoring after the loan is closed
- The "Five Cs of Credit"

Who Should Attend:

Community bankers in non-lending roles, lending assistants, loan processors, loan operations personnel, new credit analysts, loan review personnel, internal audit and bank compliance specialists.

Presenter:

Richard Hamm has been training bankers for 25 years, designing and delivering courses specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training.

Richard is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 11 years, after a 22-year banking career including senior positions in lending and credit, plus president through formation and acquisition of a community bank. He has BS and MBA degrees from the University of Alabama.

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.

If you are unable to attend the webinar, but would like to have this information for training purposes, you may also purchase an OnDemand website link and/or CD-ROM.

Name _____ Title _____

Bank/Company _____

Mailing Address _____

City/State/Zip _____

Phone/Fax _____

E-mail _____

**Please include an email address as this is how your webinar materials will be delivered to you.*

Please check one of the following:

- "Live" Web connection \$265
- Additional connection for a branch \$75
- 6-month "OnDemand" website link only \$295
- CD-ROM and materials only \$345
- Live plus OnDemand website link \$365
- Entire Package: Live, OnDemand link, and CD-ROM plus materials \$395

Ways to Register:

ONLINE: <https://www.BankWebinars.com/Webinar/Details/2411/?idAff=17151>

FAX: (800) 831-3776

PHONE: (800) 831-0678

MAIL: TTS, PO Box 310, Waunakee, WI 53597

Method of Payment:

- Please invoice our bank
- Check made payable to TTS
- Master Card Visa

Card Number: _____

Expiration Date: _____

Signature: _____