|       | Monday October 28th                                      |        | Tuesday October 29th                     |        | Wednesday October 30th                                     |         | Thursday October 31st                          |                        | Friday November 1   |                   |  |
|-------|--|--------|--|--------|--|---------|--|------------------------|---|-------------------|--|
| 8:00  | Breakfast  |        | Breakfast                                |        | Breakfast  |         | Breakfast                                      |                        | Breakfast   |                   |  |
| 8:30  | Registration<br>Sheraton<br>Framingham                   | МВА    | Assessing Risk<br>Facing the<br>Borrower | Wasson | Assessing Borrower<br>Financial Performance                | Rushing | Assessing Borrower<br>Financial<br>Performance | Rushing                | Responsible<br>Commercial Real<br>Estate Lending<br>(Continued) | Rushing           |  |
| 9:00  | Curriculum Overview and Foundational Concepts in Lending | Wasson | Evaluating<br>Management                 | Wasson |  |         |  |                        | Identifying and<br>Managing<br>Problem Loans                    | Rushing           |  |
| 10:00 | Break  |        | Break                                    |        | Break  |         | Break  |                        | Break   |                   |  |
| 10:15 | Understanding the<br>Borrower's<br>Business              | Wasson | Evaluating<br>Management                 | Wasson | Assessing Borrower Financial Performance (Continued)       | Rushing | Projecting Future<br>Performance               | Rushing                | Identifying and Managing Problem Loans (Continued)              | Rushing           |  |
| 11:30 |  |        |  |        |  |         | Loan Structure and Support                     | Rushing                | Establishing<br>Credit Discipline                               | Rushing           |  |
| 12:00 | Lunch  |        | Lunch                                    |        | Lunch  |         | Lunch  |                        |   |                   |  |
| 1:00  | Understanding the  |        | Effective                                |        | Assessing Borrower   |         | Loan Structure<br>and Support<br>(Continue)    | Rushing                | Summary &   | Rushing           |  |
| 2:00  | Borrower's   | Wasson | '  | Wasson | Financial Performance                                      | Rushing | Break  |                        | Exam  | Rushing           |  |
| 2:15  | Business   |        | Management                               |        | (Continued)  |         | Responsible                                    |                        |   |                   |  |
| 3:00  | Break  |        | Break                                    |        | Break  |         | Commercial Real                                | ommercial Real Rushing |   | Boxed Lunch to Go |  |
| 3:15  | Assessing Risk<br>Facing the<br>Borrower                 | Wasson | Effective<br>Relationship<br>Management  | Wasson | Assessing Borrower<br>Financial Performance<br>(Continued) | Rushing | Estate Lending                                 |                        |   |                   |  |
| 6:00  | Dinner - On Your Own                                     |        | Dinner - On Your Own                     |        | Dinner - On Your Own                                       |         | Dinner - On Your Own                           |                        |   |                   |  |