

2019 Commercial Lending School



Grow Your Lender! 2 registration options for 2019

**Mon-Tues | February 4-5, 2019 AND
Wed-Fri | March 20-22, 2019**

Holiday Inn Madison at the American Center, 5109 W. Terrace Dr, Madison, WI 53718

**Enroll in all
5 days before
12/31/18 & save \$100
per person!**



**CENTER FOR
FINANCIAL
TRAININGSM**

NORTH CENTRAL STATES



Program OVERVIEW



FACILITATORS

A well trained lender is a commodity in today's market that cannot be overlooked. Whether you are a seasoned lender or new to lending, learning or refreshing your lending skills is a NECESSITY in today's competitive banking environment! Join us for the 2019 CFT Commercial Lending School in Madison, WI.

The School's up-to-date curriculum, covered over multiple months is comprehensive, touching on all aspects of commercial lending with a special emphasis on financial analysis, loan structuring, and negotiations. **The curriculum and instruction focus on small business and community lending case studies, and is supplemented with real-life examples.**

The 2019 Commercial Lending School was developed to provide mid-level bank officers and commercial loan officers a fundamental understanding of commercial lending administration by:

- Focusing on the operating cycle of a business and key variables for long-term success
- Providing a strong foundation of financial analysis, along with in-depth case studies allowing the student to apply lessons learned
- Helping students develop their analytical skills and management evaluation techniques
- Acquiring an awareness of the economic environment and how it affects the lending decision
- Understanding the borrower and loan management alternatives available to a lender in the event of loan default
- Becoming more proficient in growing loan and deposit portfolios, improving productivity and increasing profit techniques.

Jeff Judy, Principal of Jeff Judy & Associates, consults with financial institutions to make them more effective and efficient in managing organizational issues, and he specializes in credit management. His booming voice and unique instructional style have been enjoyed around the globe. Jeff is a trainer for individual banks, bank holding companies, state and national trade associations and many major banking schools.

Mark Tyrpin, President of Mercantile Bank, Quincy, IL has over 20 years of banking experience including commercial lending, commercial real estate lending, loan rehabilitation and work out, as well as management. Prior to that he was an investment banker specializing in municipal finance and trading. His style of "Banker Teaching Banker" emphasizes current banking examples and scenarios to supplement the classroom approach to learning.

WHO SHOULD ATTEND

Anyone in commercial lending or a support role: Commercial Lenders, Real Estate Loan Officers, Credit Analysts, Branch Managers (who do commercial lending), Loan Reviewers, Loan Operators, Junior Bank Staff, Residential and Consumer Lenders who want to expand their skills, and anyone else with the responsibility to help their bank improve the quality of lending decisions.

TRAINING & SAVINGS OPTIONS

The school curriculum is designed to allow you to attend the **entire school for \$1,500 (\$1,400 before 12/31/18)** or you may attend only the **March sessions for \$950**. Fees include all materials; breakfast, lunch and refreshments each day. **Lodging is not included.**

Students who attend the February *and* March sessions will receive a certificate of completion for the CFT Commercial Lending School. Students who attend only the March sessions will receive a certificate of completion for the CFT Fundamentals of Commercial Lending School.



QUESTIONS?

Contact Sandra Kuehn at 414-332-6468 or sandy@cftncs.org

Daily Program DESCRIPTIONS

Monday, February 4, 2019 / 9:00am—4:00pm (Facilitator: Jeff Judy)

Cash Flow as an Analytical Tool

Only cash can repay loans. To effectively conduct a complete credit analysis the sources and uses of cash in the business must be understood. This session is intended to discuss the mechanics of constructing the business cash flow statements and their use in credit analysis. Key objective is the understanding of the mechanics of cash flow analysis and its use in determining a business' ability to repay.

Tuesday, February 5, 2019 / 9:00am—4:00pm (Facilitator: Jeff Judy)

Qualitative Analysis: Getting Beyond the Numbers

Financial analysis, which is really quantitative analysis, is about looking at the numbers and assessing the changes. However, it is not really credit analysis until the outcome of the numbers has been explained. That explanation involves moving from the numbers to the events that caused the numbers to look the way they do. Making an assessment of those events involves qualitative analysis. This allows an analysis to be performed around the events, not just the numbers explained.

Wednesday, March 20, 2019 / 9:00am—5:00pm (Facilitator: Mark Tyrpin)

Introduction to Economics and Banking (& Understanding the Qualitative Analysis)

Learn economic issues and government policy as they relate to commercial lending, and discuss their influences. Students will also gain an understanding of current business lending and regulatory issues, analyze basic business models, and review competitive strategies, asset use and management analysis.

The Basics of Commercial Lending

In this session, students will analyze the basic small business loan request (non-real estate), learn to structure the small business loan, structure business loans for repayment and identify types of collateral and valuation; and explain and examine term loans and line of credit loans.

Thursday, March 21, 2019 / 8:00am—4:00pm (Facilitator: Mark Tyrpin)

Commercial Real Estate Lending Techniques and Structure

A significant number of commercial loans include real estate as primary or secondary collateral and examiners have identified this as a problem area for community banks. Therefore, commercial bankers must receive training in commercial real estate lending. This session provides students with the training to handle these more complex requests by examining the risks inherent in commercial real estate lending, types of commercial real estate loans, how to underwrite the borrower and project, as well as current issues in commercial real estate lending.

The Art of the Appraisal: Theory & Practice

Commercial loans secured by real estate constitute the largest and potentially riskiest category of specialized loans in a bank or thrift's loan portfolio. Many lenders know what is being asked of them through all of the regulations. But what they don't know is how to do what is being asked of them. This session clarifies the HOW and provides lenders the knowledge to confidently prepare, appraise, and review loans. Students will learn the current commercial real estate lending environment, a brief overview of the regs and why we have to do what we do, the three parts of the real estate appraisal process, the evaluation process of that appraisal, and best practices of the appraisal review.

Friday, March 22, 2019 / 8:00am—3:00pm (Facilitator: Mark Tyrpin)

Problem Loan Techniques & Remediation

This session will enhance the student's ability to recognize potential problem loans, emphasizing the importance of good underwriting standards, good credit discipline, effective loan review and well-trained lenders. Students will recognize that problem loans are a part of commercial lending; formulate an action plan to reduce risk and minimize bank losses; identify early warning signs; create a format and procedure to work out problem credits; and discuss liquidation and proper restructuring.

Sales Techniques and Effective Relationship Management

This session will enable the student to become more proficient in developing relationships that grow loan and deposit portfolios, improve productivity and increase profit techniques. The student will develop a "system" to prepare, present and close profit opportunities; solidify relationships through follow-up techniques to lock in life long clients; develop a plan to establish new business contacts; build a referral base through current client network; create follow-up procedures to expand relationships and implement relationship development programs designed to increase productivity and profitability.

Plus lunch with industry speakers during the March sessions

HERE'S WHAT OUR 2018 STUDENTS SAID:

"I enjoy Jeff's real-life approach to the training." "Best presenter I have had to date."

"I enjoyed the energy and presentation style of Mark. He made the content relevant to all experience levels. I would highly recommend Mark as a speaker."

Commercial Lending **REGISTRATION**

1 COMPLETE FORM WITH APPROPRIATE SIGNATURES FOR BILLING

2 FAX TO : 414-332-6478 OR
MAIL TO: 5215 N. Ironwood Rd., Ste 103;
Glendale, WI 53217

3 REGISTER ONLINE
www.cftncs.org

TRAINING INVESTMENT CHOICES

\$1,500 per person — includes:

- February & March Instruction
- Materials
- Breakfast, lunch & refreshments each day

To ensure your attendance and receive the discounted room rate for the February & March sessions, as quoted below, please register by **January 21, 2019**.

OR

\$950 per person — includes:

- March Instruction Only
- Materials
- Breakfast, lunch & refreshments each day

To ensure your attendance and receive the discounted room rate for the March sessions only, as quoted below, please register by **March 5, 2019**.

WITHDRAWAL/ REFUND POLICY

On or before January 15, 2019
\$200.00 cancellation fee applied

After January 15, 2019

NO Refund (although a substitute may attend)

ATTIRE

Business casual is appropriate for the School

LODGING

A room block has been reserved at:

Holiday Inn Madison

5109 W. Terrace Dr.
Madison, WI 53718

\$109 plus tax, each night

To reserve a room, please call 608-249-4220 and mention that you are with the Center for Financial Training, Group Code: CFQ for the February sessions and FCL for the March sessions.

Please note reservation deadlines as listed above. After these dates, rooms are available subject to space availability and at prevailing room rates.

Name: _____

Title: _____

Organization: _____

Street Address: _____

City/State/Zip Code: _____

Business Phone: _____

Cell Phone (in case of emergency): _____

E-Mail Address: _____

Student Signature: _____

PAYMENT OPTIONS

Attend entire School (February & March) \$1,500.00 (\$1,400.00 before 12/31/18)

Attend only March Session \$950.00

TOTAL AMOUNT DUE \$ _____

TUITION PAYMENT OPTIONS: *Bill Organization Check enclosed (payable to CFT-NCS)

*Authorized Signature for Billing: _____

VISA/MC #: _____ Exp. Date _____ CDC _____

Cardholder's Name: _____

Signature: _____

QUESTIONS?

Contact Sandra Kuehn at (414) 332-6468 or sandy@cftncs.org.

HOW TO REACH US:

CFT-NCS

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Suite 103

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