



# Commercial Lending Webinar Series 2020



**Commercial Loan Documentation**

**Managing a Commercial Construction Loan: Start to Finish**

**Commercial Flood Insurance Rules & Best Practices**

**Commercial Loan Workouts, Restructuring & Loss Mitigation**

**Commercial Loans Secured by Real Estate**

**Analyzing Commercial Tax Returns: Forms 1065, 1120, 1120S & K-1s**

**Presented by CBAI**

# Introduction

## WHY PARTICIPATE?

What makes a good commercial lender? You must be a financial analyst, loan portfolio manager, product expert and compliance specialist – and be able to assess the market and credit outlook. Today's commercial borrowers look to you not only for funding, but also for expertise. Join us to learn more about managing commercial construction loans, loans secured by real estate, required documentation, workouts and more. This series benefits lenders at all levels, support staff, and non-financial executives who want to know more about commercial lending. Gain the skills, tools and insight to provide top-notch service, while increasing profitability and mitigating risk.

## THREE REGISTRATION OPTIONS

### 1. LIVE WEBINAR

The LIVE WEBINAR registration option allows you to have one telephone connection for the audio portion and one Internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that allows entrance to the seminar.

The session is approximately 90 minutes, including question-and-answer sessions. Seminar materials are sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions, and handouts are e-mailed to you. You need the most current version of Adobe Acrobat Reader available free at [www.adobe.com](http://www.adobe.com).

### 2. ON-DEMAND WEB LINK

Can't attend the live webinar? The on-demand web link is a recording of the live event including audio, visuals, and handouts. You even receive the presenter's e-mail address so you may ask follow-up questions. Within six business days following the webinar, you are provided with a web link that can be viewed anytime for the next six months. This link expires six months after the live program date.

### 3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK

Includes options 1 and 2 above.

**Listen on your iPad, iPhone, or Android**  
(Instructions will be emailed to you with the on-demand link).

# Dates and Time

## COMMERCIAL LOAN DOCUMENTATION

February 11, 2020

## MANAGING A COMMERCIAL CONSTRUCTION LOAN: START TO FINISH

March 5, 2020

## COMMERCIAL FLOOD INSURANCE RULES & BEST PRACTICES

March 24, 2020

## COMMERCIAL LOAN WORKOUTS, RESTRUCTURING & LOSS MITIGATION

April 1, 2020

## COMMERCIAL LOANS SECURED BY REAL ESTATE

April 28, 2020

## ANALYZING COMMERCIAL TAX RETURNS: FORMS 1065, 1120, 1120S & K-1S

May 14, 2020

All Commercial Lending Series webinars are from 2 - 3:30 p.m.

# For More Information

Tracy McQuinn, Senior Vice President  
Melinda McClelland, Vice President  
Jennifer Nika, Vice President  
Kim Harden, Administrative Assistant  
Tina Horner, Administrative Assistant  
Department of Education & Special Events  
800/736-2224 or 217/529-2265 Fax: 217/585-8738  
Terry Griffin, Chicago Area Vice President  
773/209-2260

## COMMERCIAL LOAN DOCUMENTATION

February 11, 2020

Ann Brode-Harner, Brode Consulting Services, Inc.

Commercial loans carry the most risk, the most technical requirements, and therefore receive the most examiner scrutiny. This webinar goes beyond the basics (what documents are needed for what types of business loans) and provides a better understanding of protections and safeguards that should be put in place

when underwriting and drafting your loan and collateral security documents. Learn how to avoid many of the hazards with this must-attend webinar designed for commercial lenders who want more advanced training.

## MANAGING A COMMERCIAL CONSTRUCTION LOAN: START TO FINISH

March 5, 2020

Elizabeth Fast, Spencer Fane LLP

Commercial construction lending is perhaps the most complicated type of loan – and certainly one of the most risky. Construction lending requires knowledge of unique lending processes and how to manage them. It is a trap for the unwary who think construction lending is simply making a real estate loan. This webinar explains the

commercial construction lending function from start to finish. It addresses the special construction loan documents, proper perfection of security interests and liens during construction, adequate construction monitoring, and loan disbursement procedures.

## COMMERCIAL FLOOD INSURANCE RULES & BEST PRACTICES

March 24, 2020

Susan Costonis, Compliance Consulting and Training for Financial Institutions

Flood insurance regulations have been around since 1996, yet examiners continue to cite numerous violations and impose civil money penalties. Compliance with these rules can present unique challenges with commercial lending. The collateral for commercial loans may include a combination of residential and non-residential prop-

erty, along with commercial inventory. These scenarios can create potential compliance issues. Join us to learn the flood coverage rules, root causes for common violations and how to avoid costly mistakes.

## COMMERCIAL LOAN WORKOUTS, RESTRUCTURING & LOSS MITIGATION

April 1, 2020

Elizabeth Fast, Spencer Fane LLP

Commercial loan problems continue to trouble financial institutions. There are several alternatives to consider when dealing with troubled loans, including a workout, forbearance, receivership, deed in lieu, marshalling of assets, repossession of personal property collateral, foreclosure on real property collateral, taking control of intangibles, and deficiency judgments. Each alternative has a certain amount of risk exposure and making a mistake

could result in losses that far exceed the loan amount. This webinar covers all aspects of each alternative and the related risks. Understanding the proper steps for each scenario helps you properly evaluate which option is the best for your institution. You also learn what constitutes a troubled debt restructuring for reporting purposes.

## COMMERCIAL LOANS SECURED BY REAL ESTATE

April 28, 2020

Susan Costonis, Compliance Consulting and Training for Financial Institutions

Which regulations apply to commercial loans? What if a loan is secured by real estate? Are there exceptions when real estate is taken as “an abundance of caution”? Can examiners assess civil money penalties for violations? Do your commercial lenders and support staff understand the data collection required for HMDA-

reportable applications? Is a written application required for a business-purpose loan? Join us to learn the answers to these questions and more. Real-life examples are used to demonstrate how regulations apply during the commercial loan application process.

## ANALYZING COMMERCIAL TAX RETURNS: FORMS 1065, 1120, 1120S & K-1S

May 14, 2020

Aaron Lewis, Young & Associates, Inc

The accurate identification and measurement of primary and secondary sources of loan repayment are crucial components of the initial credit decision and ongoing credit risk monitoring. Many financial institutions heavily rely on income tax returns when determining the ability to repay. This presentation takes a comprehensive look at deriving repayment ability from entity in-

come tax returns, including Forms 1120, 1065 and 1120S. In addition to providing ‘tax to cash’ training, this webinar provides insight regarding other information that can be gained from income tax returns, weaknesses in relying on income tax returns for complex transactions, and the transfer of capital between ownership and the subject entity.

# Registration Forms and Fees

You can choose to participate in the Commercial Lending Telephone/Webcasts as a series or as one or more stand-alone webinars.

## COMMERCIAL LENDING TELEPHONE/WEBCAST SERIES (ALL SIX SESSIONS)

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$1,650	\$2,850
	On-Demand Link	\$1,650	\$2,850
	<b>Special Pricing</b> for Live Webinar & <b>On-Demand Link</b>	\$2,250	\$3,450

## INDIVIDUAL SESSION

Purchase (Check one)	Training Options <i>(Registration includes one location hook-up)</i>	CBAI Member	Non-Member*
	Live Webinar	\$275	\$475
	On-Demand Link	\$275	\$475
	<b>Special Pricing</b> for Live Webinar & <b>On-Demand Link</b>	\$375	\$575

**\*Only financial institutions/firms eligible for CBAI membership.**

Please check below which session(s) you are registering for.

- February 11, 2020 – “Commercial Loan Documentation”  
 March 5, 2020 – “Managing a Commercial Construction Loan: Start to Finish”  
 March 24, 2020 – “Commercial Flood Insurance Rules & Best Practices”  
 April 1, 2020 – “Commercial Loan Workouts, Restructuring & Loss Mitigation”  
 April 28, 2020 – “Commercial Loans Secured by Real Estate”  
 May 14, 2020 – “Analyzing Commercial Tax Returns: Forms 1065, 1120, 1120S & K-1s”

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_ Email\* \_\_\_\_\_

\*(E-mail address required for registration).

Fax this registration form to: 217/585-8738      Call for more information: 800/736-2224  
 Mail Registration to: CBAI Education Department, 901 Community Drive, Springfield, IL 62703

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Expiration Date \_\_\_\_\_ Three-Digit Security Code \_\_\_\_\_ **(MasterCard, Visa & Discover accepted)**