

COMMERCIAL REAL ESTATE LENDING IN TODAY'S ECONOMY



June 26, 2026
SHAZAM Education Center
CBAI Headquarters
Springfield, IL

This seminar begins with a review of commercial real estate including types of properties and demand/supply in the current market.

The session then covers the entire loan process by which a commercial real estate (CRE) loan is marketed, underwritten, approved, documented, closed and monitored. The process includes a discussion of CRE underwriting techniques and loan documentation issues.

Additionally, strategies to handle a problem CRE loan are addressed.

SEMINAR OBJECTIVES

- Review commercial real estate including types of properties and demand/supply in the current market
- Gain an understanding of how banks process CRE loans
- Learn the steps of marketing, underwriting, approving, documenting, closing and monitoring a CRE loan
- Cover CRE loan underwriting techniques and documentation issues
- Address problem CRE loan issues

AGENDA

Registration begins at 8:30 a.m. with Education beginning at 9 a.m. and running to approximately 4 p.m. Continental breakfast and lunch provided.

WHO SHOULD ATTEND?

Commercial lenders, credit analysts, loan documentation specialists, relationship managers, branch managers, private bankers, and business development officers would all benefit from attending this one-day seminar.

DATE & LOCATION

June 26, 2026

SHAZAM Education Center
CBAI Headquarters
901 Community Drive
Springfield, IL 62703
217.529.2265
800.736.2224

MEET YOUR INSTRUCTOR

David L. Osburn is the founder of Osburn & Associates, LLC, a business training and contract CFO firm that provides seminars, webinars and keynote speeches for bankers, CPAs, attorneys, credit managers and business owners on topics such as banking/finance/credit, negotiation skills, marketing and management issues.

Osburn's contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers and contractors. His extensive professional background of over 30 years encompasses 24 years as a business trainer/contract CFO and 16 years as a bank commercial lender including the position of vice president/senior banking officer. His banking credentials include loan underwriting, loan work-out, management and business development.

Osburn has been an adjunct college professor for over 30 years teaching accounting, economics, finance, banking, marketing, management and business law. He has an MBA from Utah State University, Logan, UT, a BS in finance from Brigham Young University, Provo, UT, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma, Norman. Additionally, Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).

REGISTRATION FEES & INFORMATION

CBAI MEMBER

First Registration..... \$299

Each Additional Person.....\$279

PROSPECTIVE-MEMBER

First Registration.....\$499

Each Additional Person.....\$479

CBAI Member pricing is available to bank and associate members. CDD members receive a 10% discount.

SEMINAR AGENDA

The seminar will be held at CBAI Headquarters, 901 Community Drive, Springfield, IL, 62703, in the SHAZAM Education Center, on Friday, June 26, 2026. **Registration begins at 8:30 a.m. with Education beginning at 9 a.m. and running to approximately 4 p.m. Continental breakfast and lunch provided.**

CANCELLATION POLICY

Registrants cancelling two days prior to the seminar receive a 100% refund; one day prior, 50%; the day of the seminar, no refund. *All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."* An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

TRAINING MATERIALS

Prior to the seminar, you will be emailed a link containing handout materials, seminar certificate, evaluation form and seminar attendee list for you to access during the program. **(NOTE: If you have NOT received the link one day prior to the seminar, please email Tracy McQuinn at tracym@cba.com or call 217.529.2265.)**

CONTINUING EDUCATION

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

REGISTRATION FORM

Commercial Real Estate Lending in Today's Economy

June 26, 2026

SHAZAM Education Center, CBAI Headquarters, Springfield

Bank Name _____ Telephone # _____

Address _____

City, State, Zip _____

First Registrant Name _____

First Registrant E-Mail _____ Title _____

Additional Registrant Name _____

Additional Registrant E-Mail _____ Title _____

I have special needs, please contact me before the seminar.

Please select your payment method: Check Enclosed Check in Mail Credit Card*

**If you are paying by credit card, please fill out the following information. (Visa, MasterCard & Discover accepted.)*

Name as it Reads on Card _____

Billing Address of Card _____

Card Number _____ Exp. Date _____ Security Code _____

For More Information

Tracy McQuinn, Senior Vice President of Education & Special Events
Melinda McClelland, Senior Vice President of Career Development & Training
Jennifer Nika, Vice President of Education & Special Events
Tina Wilder, Administrative Assistant



Community Bankers Association of Illinois
901 Community Drive, Springfield, IL 62703



800.736.2224 or 217.529.2265



217.585.8738



www.cbai.com