

Aldrich & Bonnefin, PLC*, Counsel for Bankers' Compliance Group® Presents

Commercial Real Estate Lending Today

August 2025

While commercial real estate (CRE) lending has continued to be a sweet spot for many lenders, high interest rates and uncertainties in the economy have posed challenges. In a recent Federal Reserve Board senior loan officer survey, many responders said they are continuing to tighten standards for their CRE loans. Given the state of the industry, lenders may want to consider reviewing their CRE underwriting and documentation processes.

With these developments in mind, Aldrich & Bonnefin, PLC is pleased to present its Commercial Real Estate Lending Today seminar. We will cover critical due diligence considerations with respect to CRE loans, including the evaluation of the real estate collateral, appraisal requirements and junior lienholder issues. We'll also discuss loan documentation issues, such as those relating to loan modifications (and the potential impact on lien priority), default rate issues, and issues related to income producing properties. We will round out our program with an in-depth discussion of title insurance issues (including key endorsements and comparing the CLTA and ALTA policies), and California's one-action and anti-deficiency laws.

We have scheduled only
Recording Playbacks with
Live Q&As for this Seminar.



ALDRICH
&
BONNEFIN

Professional Law Corporation*

SEMINAR HIGHLIGHTS

Due Diligence Considerations for Commercial Real Estate Loans

- Evaluation of real estate
- Overview of appraisal requirements
- Junior lienholder issues

Select Documentation Issues for Commercial Real Estate Loans

- Overview of loan modification issues
- Default interest rates
- Lease review, assignment of leases and rents, and SNDAs
- Common documentation deficiencies – and how to fix them

Title Insurance Review

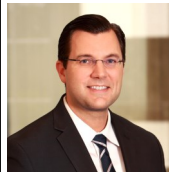
- Review of preliminary reports
- Key endorsements and comparison of CLTA and ALTA policies

One-action and Anti-deficiency Laws

- Limitations imposed on lenders
- Mixed collateral issues

WHO SHOULD ATTEND?

Commercial loan officers, loan processors, chief credit officers, credit administrators, compliance auditors, compliance managers and staff, and in-house counsel



Joel N. Cook, Esq., is a principal of Aldrich & Bonnefin, PLC and the firm's President and CEO. Mr. Cook also manages the firm's Corporate and Lending Practice Group which includes corporate securities law, corporate governance, commercial and consumer lending. Mr. Cook's practice focuses on corporate law, commercial lending matters (including commercial and real estate loans, loan participations and loan workouts) as well as regulatory compliance. Mr. Cook obtained his law degree from Loyola Law School of Los Angeles. Prior to becoming an attorney, Mr. Cook worked as a banker for nine years in various roles with a large national bank and had extensive dealings with the Office of the Comptroller of the Currency.

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



* Janet Bonnefin has retired from the firm

SEMINAR RECORDING PLAYBACKS - BCG MEMBERS ONLY

(Continuing education credit will be provided only to the registrant)

| | DATE AND TIME | REGISTRATION CLOSE DATE |
|-----------------------|---|---------------------------------------|
| RECORDING PLAYBACK #1 | Wednesday, August 13, 2025, 8:30 a.m. - 3:00 p.m. | Friday, August 8, 2025, 12:00 p.m. |
| RECORDING PLAYBACK #2 | Thursday, August 14, 2025, 8:30 a.m. - 3:00 p.m. | Monday, August 11, 2025, 12:00 p.m. |
| RECORDING PLAYBACK #3 | Tuesday, August 19, 2025, 8:30 a.m. - 3:00 p.m. | Thursday, August 14, 2025, 12:00 p.m. |
| RECORDING PLAYBACK #4 | Wednesday, August 20, 2025, 8:30 a.m. - 3:00 p.m. | Friday, August 15, 2025, 12:00 p.m. |

LOGIN INFORMATION: Registrants will receive an email two business days prior to the Recording Playback Date with the login information. Registrants also will receive a second email when the pin is activated and the Seminar materials are available to download. There will be live question and answer sessions both during and at the end of the presentation.

REGISTRATION

MEMBERS: To register for this Seminar, please contact your institution's BCG Main Contact, or if you are authorized, log in at <http://register.bankerscompliancegroup.com/subadmin> and select "Register for Events." We recommend that you register as soon as possible as registrations are accepted on a first-come, first-serve basis.

MATERIALS

For this Seminar, we are updating sections of BCG Standard Procedures Manual #19, "Commercial Real Estate Lending." BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of August 2025. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Recording Playback.

ACCREDITATION

(Continuing education credit will be provided only to the registrant)

MCLE: Aldrich & Bonnefin, PLC certifies that this activity conforms to the standards for approved education activities prescribed by the rules and regulations of the State Bar of California governing MCLE. This activity has been approved in the amount of **4.75** hours.

CRCM: "Commercial Real Estate Lending Today" has been submitted to ABA Professional Certifications for CE credit review and is pending approval. Once we receive notification of the credit approval, we will notify attendees.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE credit may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **5.5** hours of CPE Continuing Education credit.