

## Commercial Lending Today

March 2026

**W**hen making commercial loans, lenders must maintain a delicate balance between prudent lending standards and creative loan terms that may be dictated by today's competitive marketplace. Now more than ever, it is essential that lenders have a solid understanding of the fundamentals of commercial lending.

This Seminar will focus on a number of important issues impacting commercial loans, such as due diligence with respect to the borrower and collateral, issues regarding guaranties, attachment and perfection of security interests in personal property with a focus on problem areas, as well as issues regarding loan participations and sales. We will also cover various "hot topics" such as an update regarding the status of the CFPB's small business lending data collection rule, updates regarding fair lending and security interests in deposit accounts.



### SEMINAR HIGHLIGHTS

#### Due Diligence and Select Guaranty Issues

- Due diligence and identifying the borrower
- Beneficial ownership rule and recent developments
- Select issues regarding guaranties

#### Attachment and Perfection of Security Interests

- Attachment and perfection requirements
- Priority of security interests
- Assembly Bill 771 regarding fixture filings

#### Loan Participations and Sales

- Loan participation issues
- Issues regarding loan sales and purchases
- Related lending limit issues

#### Hot Topics

- Small business lending data collection rule (Section 1071) update
- Fair lending update
- Deposit accounts as collateral and Senate Bill 95

### Who Should Attend:

**Please invite your commercial loan officers and processors, note department staff, chief credit officers, credit administrators, auditors, and compliance officers**



**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 with his practice focusing on corporate law, commercial lending matters (such as commercial and real estate loans, C&I loans, loan participations, loan workouts and letters of credit), as well as regulatory compliance. 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.



**Harry S. Khalsa, Esq.**, is an associate at Aldrich & Bonnefin, PLC. Mr. Khalsa graduated from Loyola University New Orleans College of Law, *Cum Laude*. Mr. Khalsa went on to obtain an LL.M. in Property Development Law from the University of Miami School of Law. Prior to joining Aldrich & Bonnefin, Mr. Khalsa worked as Senior Counsel in the commercial workout section of Wells Fargo Bank, N.A. Throughout his career, he has also worked for several law firms serving clients in the banking and financial services industry.

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\* 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, March 11, 2026, 8:30 a.m. - 3:00 p.m.	Friday, March 6, 2026, 12:00 p.m.
RECORDING PLAYBACK #2	Friday, March 13, 2026, 8:30 a.m. - 3:00 p.m.	Tuesday, March 10, 2026, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, March 17, 2026, 8:30 a.m. - 3:00 p.m.	Thursday, March 12, 2026, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, March 19, 2026, 8:30 a.m. - 3:00 p.m.	Monday, March 16, 2026, 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-served basis.

**MATERIALS**

For this Seminar, Standard Procedures Manual #03, *Commercial Lending*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of March 2026. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar.

**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 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. Contact our office at [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) for more information.

**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.