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

Construction Lending Seminar

September 2026

Given the current state of the economy and world affairs, there is some uncertainty as to what lies ahead for construction and development. As a result, construction lenders must carefully underwrite and structure construction loans in ways that meet their clients' needs while at the same time protecting the lender and minimizing the potential for losses. A construction lender must also understand and appreciate the importance of due diligence, appropriate structuring of construction loans, sound credit administration and fund control practices, and quickly and smoothly resolving disputes with the key players in construction projects.

With that in mind, Aldrich & Bonnefin is pleased to invite you, your lending professionals, your note department personnel, and your audit and loan review staff to our Construction Lending Seminar. This Seminar will focus on due diligence issues, structuring and administering construction loans, certain critical construction loan issues (such as HVCRE ADC treatment, environmental issues, and credit enhancements), and managing risks associated with mechanic liens and stop notices.

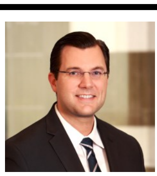
SEMINAR HIGHLIGHTS

- Due Diligence Issues
  - Evaluating the project
  - Collateral and appraisals
  - Flood insurance and title review
- Loan Administration
  - Disbursement procedures and fund control
  - Handling cost overruns and budget reallocations
  - Handling contractor disputes
- Ancillary Construction Loan Issues
  - HVCRE ADC treatment
  - Environmental issues
  - Construction-to-permanent loans
  - Credit enhancements (bonds and guaranties)
- Mechanics Liens and Stop Notices
  - Avoiding mechanics lien claims and stop notices

Who Should Attend?

Please invite your commercial lending staff, note department staff, loan processors, audit and loan review staff, compliance managers, and in-house counsel.

We have scheduled only
Recording Playbacks with Live Q&As
for this Seminar.
No in-person Seminar locations will be held.



Joel N. Cook, Esq., is a principal of Aldrich & Bonnefin, PLC and the firm's President. Mr. Cook also manages the firm's Corporate and Lending Practice Group which includes corporate governance and securities law, commercial lending, 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), letters of credit, 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.

John M. Davis, Esq., is a principal of Aldrich & Bonnefin, PLC. Mr. Davis joined Aldrich & Bonnefin, PLC in May 2017 as a Summer Associate and remained with the firm as a law clerk until he became an Associate Attorney in June 2019. Mr. Davis is part of the firm's Banking Operations & Fintech and Corporate Practice Groups, specializing in general bank operations and corporate governance matters, including bank regulatory compliance, bank powers, legal processes, third party risk management and contract negotiations. Mr. Davis also regularly advises clients on matters related to data privacy and information security laws, including with regard to the Gramm-Leach-Bliley Act, and the California Consumer Privacy Act.

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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	Thursday, September 10, 2026, 8:30 a.m. - 3:00 p.m.	Friday, September 4, 2026, 12:00 p.m.
RECORDING PLAYBACK #2	Tuesday, September 15, 2026, 8:30 a.m. - 3:00 p.m.	Thursday, September 10, 2026, 12:00 p.m.
RECORDING PLAYBACK #3	Thursday, September 17, 2026, 8:30 a.m. - 3:00 p.m.	Monday, September 14, 2026, 12:00 p.m.
RECORDING PLAYBACK #4	Wednesday, September 23, 2026, 8:30 a.m. - 3:00 p.m.	Friday, September 18, 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 #11, *Construction Lending*, will be updated. BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of September 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: "*Construction Lending*" 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. For more information, contact info@bankerscompliancegroup.com.

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.