

**July 30**

**2025**

**Webinar**

## **Loan Guaranties: Nothing is Guaranteed**

**Wednesday, July 30, 2025  
10:00 – 11:30 a.m. PT**

**Presented by  
Joel N. Cook, Esq.  
Principal of Aldrich & Bonnefin, PLC\***



### **WHO SHOULD ATTEND?**

Chief credit officers, commercial loan officers,  
note department staff, and credit administrators  
and auditors

**Presented by Counsel for Bankers' Compliance Group®  
ALDRICH & BONNEFIN, PLC**

Lenders frequently structure commercial loans to include guaranties by third parties with a personal or financial interest in the borrower. Yet, lenders are often unaware of the emerging complexity of the law concerning guaranties and third-party pledges. Since the financial crisis of 2008, lenders have encountered strong opposition to their efforts to collect on guaranties. Guarantors have challenged the enforceability of guaranties under a number of theories, the most popular being the sham guaranty argument. To minimize the effect of these challenges, it is important that lenders have a clear and comprehensive understanding of the functions and elements of a guaranty, as well as the potential defenses to enforcement of a guaranty, all of which are essential to the proper negotiation of guaranty obligations.

Join us for this informative Webinar as we discuss the use of guaranties in the lending world. This Webinar will include a discussion on the various types and uses of a guaranty and the elements of a guaranty, with a focus on the importance of guarantor waivers and ways of avoiding sham guaranty challenges.

### **Key topics to be covered include:**

- What is a guaranty
- Types of guaranties used by lenders
- Elements of a guaranty
- Waivers of suretyship rights and defenses
- Avoiding sham guaranty challenges

**ON-DEMAND STREAMING AVAILABLE**

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\* Janet Bonnefin has retired from the firm.

## July 30, 2025 — Loan Guaranties: Nothing is Guaranteed

### PRICING

When registering online, please select from the following options:

Live Webinar ( <b>Live Webinar connection will allow only 1 user</b> )	\$275.00 (BCG Members)
	\$355.00 (BCG Non-members)
On-Demand Event ( <b>available 3 business days after Webinar is held</b> )	\$295.00 (BCG Members)
	\$375.00 (BCG Non-members)

### REGISTRATION

To register, please contact your institution's Main Contact or, if authorized, log in at <https://register.bankerscompliancegroup.com/subadmin> and select "Register for Events."

Registration for the Live Webinar closes at noon on Friday, July 25. Registrants will receive an email on how to download the materials and make the connection for the presentation two business days before the Live Webinar.

Streaming the On-Demand Event will be available 3 business days after the Webinar is held. Registrants may stream the event for 60 days after purchase. Registrants will receive an email with instructions on how to access the On-Demand Webinar and download the materials within approximately 24 hours after we have confirmed your payment has been received.

If you have not established an online event registration account, please contact Katrina Jensen at 800-742-3600 or email her at [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com) to obtain a username and password.

### PAYMENT

**BCG Members:** This Webinar is offered to BCG Members on an optional basis. BCG Members will be billed and do not need to pay online or send a check.

**Non-members:** We must receive payment for the Live Webinar no later than 10:00 a.m. on Friday, July 25. Non-members may pay by credit card or check for the Live Webinar or the On-Demand Event. To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, and indicate the event for which you are registering.

### CANCELLATION POLICY

**BCG Members:** We must receive your written cancellation notice by 10:00 a.m. on Friday, July 25 with no charge. If we receive your cancellation request after this deadline, we will bill you \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, we will bill you the full registration fee.

**Non-members:** We must receive your written cancellation notice by 10:00 a.m. on Friday, July 25 in which case we will refund your registration fee. If we receive your cancellation request after this deadline, we will refund your registration fee, less \$50. However, if we have already sent an email with your PIN by the time we receive your cancellation request, your registration fee is non-refundable.

**On-Demand Event:** Once your payment for the On-Demand Event is complete, your registration fee is nonrefundable .

### ACCREDITATION

**(Continuing Education credit will be provided only to the registrant)**

**MCLE:** As an added benefit we are offering this Webinar to in-house attorneys for MCLE credit. This activity has been approved for Minimum Continuing Legal Education credit by the State Bar of California in the amount of **1.5 hours**. Aldrich & Bonnefin 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 minimum continuing legal education.