

Commercial Lending

April 2017

As loan demand increases, commercial 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.

With this in mind, Aldrich & Bonnefin is pleased to invite you to attend our Commercial Lending Seminar. This Seminar will focus on a number of issues which lenders often face, including lending limits, cybersecurity risks, and financing the acquisition of a business.

WHO SHOULD ATTEND?

Please invite your commercial loan officers, note department staff, private bankers, credit administrators and auditors.



SPEAKER: Eric G. Baron, a principal of Aldrich & Bonnefin, has been serving Bankers' Compliance Group members for over 26 years. Mr. Baron specializes in commercial and real estate lending, commercial loan workouts, letter of credit transactions, loan participations, loan syndications, as well as environmental law, bankruptcy issues and employment law

matters. Prior to becoming an attorney, Mr. Baron worked as a commercial loan officer with a regional bank in Washington D.C.



SPEAKER: Joel N. Cook, an associate attorney with Aldrich & Bonnefin, joined the firm in August 2011. As a member of the firm's Corporate Practice Group, Mr. Cook's practice focuses on commercial lending and corporate law 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.



SEMINAR HIGHLIGHTS

Lending Limit Case Studies

- Direct benefit test
- Common source of repayment
- Financial interdependence

Cybersecurity Issues for Lending Activities

- Relying on electronic documents
- Protecting against cyber attacks

Financing the Acquisition of a Business

- Stock purchase vs. asset purchase
- Bulk sale issues
- Franchise agreement as collateral

Commercial Lending Update

- Review of recent court decisions

ALDRICH
&
BONNEFIN

Professional Law Corporation

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.2906

Email: info@bankerscompliancegroup.com



Our **Commercial Lending Seminar** will be held at the following locations.

Note: Hotel locations can vary from month to month.

LOCATIONS	DATE AND TIME	HOTEL INFO	PARKING INFO
LOS ANGELES	Monday, April 3, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/28	Renaissance Los Angeles Airport (NEW) 9620 Airport Boulevard., (310) 337-2800	We validate for self-parking only.
MONROVIA	Wednesday, April 5, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 3/30	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SACRAMENTO	Friday, April 7, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/3	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
SANTA BARBARA	Wednesday, April 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/6	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Thursday, April 13, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/7	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
GARDEN GROVE	Friday, April 14, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/10	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
SAN FRANCISCO	Tuesday, April 18, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/12	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Friday, April 21, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/17	San Jose Marriott 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SAN DIEGO	Tuesday, April 25, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/19	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
ONTARIO	Wednesday, April 26, 8:30 a.m. – 3:00 p.m. Registration closes at noon on 4/20	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.

REGISTRATION

To register for this Seminar, please contact your institution's 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. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or info@bankerscompliancegroup.com for assistance.

NON-MEMBERS: The non-member registration fee is **\$750** for the first person attending from an institution and **\$450** for each additional person from the same institution. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** 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 you are registering for. Non-member registration fees (**less \$50**) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

MATERIALS

For this Seminar, Standard Procedures Manual #3, "Commercial Lending" will be updated. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #3 during April for \$55.00 per copy plus shipping charges and applicable sales tax.

ACCREDITATION

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: Certified Regulatory Compliance Managers must submit a request for approval directly to the Institute of Certified Bankers in order to receive continuing education credit (www.icbmembers.org and click on "Submit Continuing Education Credits)." This activity **may** be eligible for **6** continuing education credits.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.