

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

Commercial Lending Seminar 2021: Anatomy of a Commercial Loan June 2021

We invite you to our annual Commercial Lending Seminar, which this year will use the approach of the anatomy of a commercial loan and related real-life challenges. We will focus on basic commercial lending skills applied to a single developing case study with increasing complexity, including due diligence, customer identification, attachment and perfection issues, financing different types of collateral, lending limits and related case law studies.

Please join us to hone your commercial lending skills in the ever challenging commercial lending environment!



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

WHO SHOULD ATTEND?

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



SPEAKER: Mark E. Aldrich, Esq., a principal of Aldrich & Bonnefin, PLC, specializes in financial institution regulatory issues, commercial lending and corporate and securities matters. Mr. Aldrich actively advises California financial institutions, including both commercial banks and credit unions, their boards of directors and audit committees. Mr. Aldrich is the Chairman of the firm. Mr. Aldrich also handles bank formations, securities offerings, mergers and acquisitions of financial institutions, as well as bank regulatory and enforcement matters.



SPEAKER: Joel N. Cook, Esq., a principal of Aldrich & Bonnefin, joined the firm in August 2011. As manager of the firm's Corporate Practice Group, 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.

SEMINAR HIGHLIGHTS

SESSION ONE:

Due Diligence and Customer Identification
... Customer Identification Program
... Verifying the Borrowing Entity
... Beneficial Ownership Rule
Evaluation of Personal Property Collateral

SESSION TWO:

Attachment and Perfection of Security Interests in Personal Property
... Attachment and Perfection Requirements
... Priority of Security Interests

SESSION THREE:

Financing Special Types of Collateral
... Deposit Accounts as Collateral
... Assignment of a Life Insurance Policy
... Investment Property as Collateral

SESSION FOUR:

Lending Limits and Case Law Updates
... Legal Lending Limits
... When Loans to Different Borrowers Must Be Combined
... Different Rules Based on Different Types of Financial Institutions
... Commercial Lending Case Law Updates

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SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

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

	DATE AND TIME	LOGIN INFORMATION
RECORDING PLAYBACK #1	Thursday, June 10, 2021, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Mon., 06/07	Registrants will receive an email two business days prior to the Seminar Recording Playback 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.
RECORDING PLAYBACK #2	Tuesday, June 15, 2021, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Thurs., 06/10	Registrants will receive an email two business days prior to the Seminar Recording Playback 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.
RECORDING PLAYBACK #3	Thursday, June 17, 2021, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Mon., 06/14	Registrants will receive an email two business days prior to the Seminar Recording Playback 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.
RECORDING PLAYBACK #4	Thursday, June 24, 2021, 8:30 a.m. - 3:00 p.m. Registration closes at noon on Mon., 06/21	Registrants will receive an email two business days prior to the Seminar Recording Playback 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 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 Standard Procedures Manual #03, *Commercial Lending*. Each BCG member will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Seminar. Members Only may purchase additional hard copies of SPM #03 during June 2021 for \$100.00 per copy plus shipping charges and applicable sales tax.

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: American Bankers Association (ABA) Professional Certifications has approved Commercial Lending Seminar 2021: Anatomy of a Commercial Loan for CRCM 5.75 CE credits. ABA Professional Certifications is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This statement is not an endorsement of this program or its sponsor.

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 **4.75** hours of CPE Continuing Education credit.