

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

COMMERCIAL LENDING SURVEY 2023

June 2023

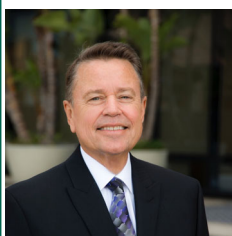
We invite you to our Commercial Lending Survey 2023 Seminar. This year we will cover a variety of key issues that are critical to the origination and administration of commercial loans, including due diligence and customer identification, various regulatory compliance issues, and enhancement of credit with personal property collateral and guaranties. We will also discuss the issues lenders should consider with regard to e-signatures and electronic documentation of commercial loans.

Our Commercial Lending Survey will also discuss major points in the financing of different types of collateral, such as accounts receivable, inventory, acquisition of a business, investment property, and others. Lastly, we'll round out our day discussing various hot topics, including the CFPB's new Small Business Data Collection Rule, climate-related credit risk (which is ever on the horizon), and proposed amendments to the UCC with regard to perfecting security interests in crypto-assets.

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

Presented by,

Mark Aldrich, Esq. and Joel Cook, Esq.,
Principals of Aldrich & Bonnefin



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.



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

- Commercial Lending Survey of Various Issues
 - Overview of due diligence and identification of borrowers
 - Regulatory compliance issues (such as ECOA & Regulation B, lending limits, Regulation U, UDAP, and others)
- Commercial Lending Survey of Various Issues (*cont'd.*)
 - Attachment and perfection of security interests
 - Guaranties
 - E-signature and electronic documentation issues
- Survey of Financing Special Types of Collateral
 - Accounts receivable, inventory and equipment
 - Acquisition of a business
 - Investment property
 - Deposit accounts, life insurance policies, and intellectual property
- Hot Topics Survey
 - CFPB's small business data collection rule
 - Climate-related credit risk
 - Proposed UCC amendments regarding pledge of crypto-assets
 - LIBOR transition update

WHO SHOULD ATTEND?

Compliance managers and staff,
commercial loan officers, loan processors, compliance auditors, chief
credit officers, in-house counsel

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

**No in-person Seminar locations will be held.
A new Recording Playback date has been added.**

ALDRICH
&
BONNEFIN

Professional Law Corporation

BANKERS' COMPLIANCE GROUP®

phone: 800.742.3600

fax: 949.474.0617

Email: info@bankerscompliancegroup.com



* Janet Bonnefin is retired from the practice of law with the firm.

SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY
(Continuing education credit will be provided only to the registrant)

**In-person Seminars have been cancelled.
A new Recording Playback date has been added**

		REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, June 14, 2023, 8:30 a.m. - 3:00 p.m.	Friday, June 9, 2023, 12:00 p.m.
RECORDING PLAYBACK #2	Thursday, June 15, 2023, 8:30 a.m. - 3:00 p.m.	Monday, June 12, 2023, 12:00 p.m.
RECORDING PLAYBACK #3	Wednesday, June 21, 2023, 8:30 a.m. - 3:00 p.m.	Friday, June 16, 2023, 12:00 p.m.
RECORDING PLAYBACK #4 *Newly added	Wednesday, June 28, 2023, 8:30 a.m. - 3:00 p.m.	Friday, June 23, 2023, 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-serve basis.

MATERIALS

For this Seminar, Standard Procedures Manual #3, "*Commercial Lending*," will be updated. BCG members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of July 2023. 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: American Bankers Association (ABA) Professional Certifications has approved Commercial Lending Survey 2023 for: **5.75** CRCM credits. APPROVED NON-ABA CE search for training will appear as: Aldrich & Bonnefin, PLC | Commercial Lending Survey 2023

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.