

Commercial Lending: Protecting the Lender

June 2024

There continues to be uncertainty regarding the future of the economy, and commercial lenders need to be prepared for the ever-changing landscape when it comes to commercial lending and ensure that the lender is adequately protected when making a commercial loan. With this in mind, Aldrich & Bonnefin, PLC is pleased to invite you to attend our Commercial Lending: Protecting the Lender Seminar.

This Seminar will focus on a number of important issues impacting the origination and ongoing monitoring of commercial loans, such as due diligence with respect to the borrower and collateral, attachment and perfection of security interests in personal property with a focus on problem areas (and recent significant changes made by Senate Bill 95), as well as managing lending limits and fair lending issues. The Seminar will also cover issues to consider with regard to loan modifications and various "hot topics" such as an update regarding the status of the CFPB's small business data collection rule, climate risk issues and recent interesting court cases.

SEMINAR HIGHLIGHTS

- Due Diligence and Identifying Your Customer
 - Verifying the Borrowing Entity
 - Ongoing Evaluation of the Borrower and Personal Property Collateral
 - Beneficial Ownership Rule and Recent Developments
- Attachment and Perfection of Security Interests
 - Attachment and Perfection Requirements
 - Priority of Security Interests
 - Senate Bill 95
- Select Compliance and Documentation Issues
 - Lending Limits
 - Fair Lending Update
 - Loan Modifications
- Hot Topics and Case Law Update
 - Small Business Lending Data Collection Rule Update
 - Climate Credit Risk Issues
 - Case Law 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&As
for this Seminar.
No In-person Seminar locations will be held.



Joel N. Cook, Esq., a principal of Aldrich & Bonnefin, PLC*, joined the firm in October 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.



John Davis, Esq. 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 Group, specializing in corporate and commercial lending matters. 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, the California Consumer Privacy Act, and the California Consumer Privacy Rights Act.

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SEMINAR RECORDING PLAYBACK - BCG MEMBERS ONLY

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

	PLAYBACK DATE AND TIME	REGISTRATION CLOSE DATE
RECORDING PLAYBACK #1	Wednesday, June 12, 2024, 8:30 a.m. - 3:00 p.m.	Friday, June 7, 2024, 12:00 p.m.
RECORDING PLAYBACK #2	Friday, June 14, 2024, 8:30 a.m. - 3:00 p.m.	Tuesday, June 11 2024, 12:00 p.m.
RECORDING PLAYBACK #3	Tuesday, June 18, 2024, 8:30 a.m. - 3:00 p.m.	Thursday, June 13, 2024, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, June 20, 2024, 8:30 a.m. - 3:00 p.m.	Friday, June 14, 2024, 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, we are updating BCG Standard Procedures Manual #03, "Commercial Lending." BCG Members will receive the updated SPM through their membership subscription to Compliance Companion® by the first week of June 2024. As noted above, registered attendees will be able to download the Agenda and Discussion Outline prior to the Recording Playback.

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: Protecting the Lender for: **4.25** CRCM credits. APPROVED NON-ABA CE search for training will appear as: Aldrich & Bonnefin PLC | Commercial Lending: Protecting the Lender

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.