

Construction Lending Seminar

September 2021

As the threat of the pandemic begins to recede, the economy is seeing renewed growth including an increase in construction and development activities. As a result, construction lenders must carefully underwrite and structure construction loans in ways that meet their clients' needs while at the same time minimize the potential for losses. Construction lenders must also understand and appreciate the importance of due diligence, appropriate structuring of construction loans, sound credit administration practices, and resolving disputes with the key players in construction projects as quickly and as smoothly as possible.

With this in mind, Aldrich & Bonnefin is pleased to invite you, your lending professionals, your note department personnel, compliance professionals and your audit and loan review staff to our Construction Lending Seminar. This Seminar will focus on various due diligence and structuring issues, fund control procedures, financing owner-occupied single-family construction projects, and managing mechanic lien risks.

WHO SHOULD ATTEND?

Please invite your commercial lending staff, audit and loan review staff, note department staff, loan processors, compliance managers, and in-house counsel.

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



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.

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SEMINAR HIGHLIGHTS

Due Diligence and Structuring

- ... Evaluating the project
- ... Collateral and appraisals
- ... Title review

Loan Administration

- ... Using fund control
- ... Dealing with contractor disputes

Financing Owner-Occupied SFR Construction

- ... Regulatory considerations
- ... Handling owner-contractor disputes
- ... Construction-to-permanent loans

Mechanics Liens and Stop Notices

- ... Avoiding mechanics lien claims and stop notices
- ... Responding to mechanics lien claims and stop notices



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.

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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	Tuesday, September 7 , 2021, 8:30 a.m. - 3:00 p.m.	Thursday, September 2, 12:00 p.m.
RECORDING PLAYBACK #2	Wednesday, September 15, 8:30 a.m. - 3:00 p.m.	Friday, September 10, 12:00 p.m.
RECORDING PLAYBACK #3	Thursday, September 16, 2021, 8:30 a.m. - 3:00 p.m.	Monday, September 13, 12:00 p.m.
RECORDING PLAYBACK #4	Thursday, September 23, 8:30 a.m. - 3:00 p.m.	Monday, September 20, 12:00 p.m.
RECORDING PLAYBACK #5	Tuesday, September 28, 8:30 a.m. - 3:00 p.m.	Thursday, September 23, 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 #11, "Construction Lending," will be updated. Each BCG member institution 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.

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 "Construction Lending Seminar" 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.