

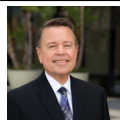
## Commercial Lending in Troubled Times

September 2022

**W**ith the COVID-19 pandemic still ongoing, the conflict in Ukraine continuing, and inflation increasing, there continues to be uncertainty regarding the future of the U.S. economy. As a result, commercial lenders need to be prepared for the ever-changing landscape when it comes to commercial lending. With this in mind, Aldrich & Bonnefin, PLC is pleased to invite you to attend our Commercial Lending in Troubled Times Seminar.

This Seminar will focus on a number of important issues impacting the origination and ongoing monitoring of loans in uncertain times, such as due diligence with respect to borrowers and collateral and early warning signs, attachment and perfection of security interests in personal property with a focus on problem areas, as well as managing your portfolio through loan participations, loan sales and purchases, and managing lending limits. The Seminar will also cover various "hot topics" such as the CFPB's proposed small business data collection rule, proposed amendments to the UCC to address security interests in digital assets, and developments regarding the cessation of LIBOR.

We have scheduled only  
Recording Playbacks with Live Q&As



**SPEAKER:** Mark E. Aldrich, Esq., a principal and chairman 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 also addresses clients on 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

#### Due Diligence and Early Warning Signs

- ... Verifying the borrowing entity
- ... Ongoing evaluation of the borrower and personal property collateral
- ... Early warning signs of problem loans

#### Attachment and Perfection of Security Interests in Personal Property

- ... Attachment and perfection requirements
- ... Priority of security interests
- ... Discussion of key problem areas

#### Managing Loan Portfolios

- ... Loan participations
- ... Loan sales and purchases (including the impact of the new California finance lender commercial loan disclosure law)
- ... Complying with lending limits

#### Hot Topics

- ... CFPB's proposed small business data collection rule
- ... Proposed amendments to the UCC to address security interests in digital assets
- ... Recent developments regarding the cessation of LIBOR

### WHO SHOULD ATTEND?

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

ALDRICH  
&  
BONNEFIN

Professional Law Corporation

**BANKERS' COMPLIANCE GROUP®**

phone: 800.742.3600

fax: 949.474.0617

Email: [info@bankerscompliancegroup.com](mailto:info@bankerscompliancegroup.com)



## 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, September 14, 2022, 8:30 a.m. - 3:00 p.m.	Friday, September 9, 2022, 12:00 p.m.
RECORDING PLAYBACK #2	Thursday, September 15, 2022, 8:30 a.m. - 3:00 p.m.	Monday, September 12, 2022, 12:00 p.m.
RECORDING PLAYBACK #3	Monday, September 19, 2022, 8:30 a.m. - 3:00 p.m.	Wednesday, September 14, 2022, 12:00 p.m.
RECORDING PLAYBACK #4	Wednesday, September 21, 2022, 8:30 a.m. - 3:00 p.m.	Friday, September 16, 2022, 12:00 p.m.
RECORDING PLAYBACK #5	Friday, September 23, 2022, 8:30 a.m. - 3:00 p.m.	Monday, September 20, 2022, 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 #03, "Commercial 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 Commercial Lending in Troubled Times for: 6 CRCM credits. APPROVED NON-ABA CE search for training will appear as: Aldrich & Bonnefin | Commercial Lending in Troubled Times

**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.