

**On-Demand**

**2025**

**Webinar**

## **Loan Guaranties: Nothing is Guaranteed**

**Originally Presented ON  
Wednesday, July 30, 2025  
(1.5 hours)**

**Presented by  
Joel N. Cook, Esq.  
Principal of Aldrich & Bonnefin, PLC\***



### **WHO SHOULD ATTEND?**

Chief credit officers, commercial loan officers,  
note department staff, and credit administrators  
and auditors

**Presented by Counsel for Bankers' Compliance Group®  
ALDRICH & BONNEFIN, PLC**

Lenders frequently structure commercial loans to include guaranties by third parties with a personal or financial interest in the borrower. Yet, lenders are often unaware of the emerging complexity of the law concerning guaranties and third-party pledges. Since the financial crisis of 2008, lenders have encountered strong opposition to their efforts to collect on guaranties. Guarantors have challenged the enforceability of guaranties under a number of theories, the most popular being the sham guaranty argument. To minimize the effect of these challenges, it is important that lenders have a clear and comprehensive understanding of the functions and elements of a guaranty, as well as the potential defenses to enforcement of a guaranty, all of which are essential to the proper negotiation of guaranty obligations.

Join us for this informative Webinar as we discuss the use of guaranties in the lending world. This Webinar will include a discussion on the various types and uses of a guaranty and the elements of a guaranty, with a focus on the importance of guarantor waivers and ways of avoiding sham guaranty challenges.

### **Key topics to be covered include:**

- What is a guaranty
- Types of guaranties used by lenders
- Elements of a guaranty
- Waivers of suretyship rights and defenses
- Avoiding sham guaranty challenges

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\* Janet Bonnefin has retired from the firm.

## Dealing with Powers of Attorney - On-Demand

### ON-DEMAND WEBINAR

This Webinar was originally presented on July 30, 2025. There will be no live Q&A sessions but the recording does include the recorded Q&A sessions. This program is 1.5 hours in length.

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