

**COMMERCIAL LENDING  
2-DAY SYMPOSIUM FROM A  
REGULATORY ENVIRONMENT PERSPECTIVE**



***Facilitated by* JOHN COCHRAN**

**Wednesday & Thursday  
November 17 & 18, 2010**

**8:30am to 4:00pm**

**Sterner Training Center  
1009 Grant Street  
Denver, Colorado**



**CENTER FOR  
FINANCIAL  
TRAINING<sup>SM</sup>**

**WESTERN STATES**



## ***Increase Your Effectiveness as a Small Business Lender in Today's Regulatory Environment!***

This symposium is a two-day school designed to increase the effectiveness of community bank lenders to small business in view of today's regulatory environment. Case studies will be used during the course of the symposium to emphasize small business lending principles. Participants will work in small groups completing and presenting the case study assignments.

While "best practice" lending principles will be emphasized, each case study will provide participants the additional opportunity to consider whether or not safety and soundness examiners will agree with the decisions that are reached by each small group.

### ***Symposium Schedule***

The program will begin with a look at the current lending and regulatory "hot" topics. Case studies will be presented in half-day increments.

### ***The Case Studies***

The case studies have been developed to address a variety of today's small business lending challenges.

#### ***These challenges include:***

- ◆ Business and owner information lenders must consider before reviewing financial information
- ◆ "Off-Balance Sheet" risks that threaten timely and orderly repayment
- ◆ The true meaning of "complete" financial information required to make decisions to lend
- ◆ The fundamentals of financial analysis and global debt service coverage analysis
- ◆ Collateral valuation including compliance with appraisal and in-house evaluation requirements
- ◆ Preserving the value of a personal guaranty
- ◆ The use of commercial loan agreements to preserve the small business owner's strengths and to monitor the borrower's relationship through repayment
- ◆ Timely and accurate internal risk ratings
- ◆ The management of "watch list" (problem) borrowers
- ◆ Troubled debt restructuring
- ◆ FAS 114 funding methodologies for the Allowance for Loan and Lease Loss Account
- ◆ Managing the credit files of small business lending relationships

## ***WHO SHOULD ATTEND?***

This New 2-Day Symposium is designed for Chief Lending Officers, Loan Officers, Credit Analysts and Loan Review Personnel. It will also benefit members of your financial institution's Loan Support Staff who have been assigned credit administration responsibilities for small business loans.

## **JOHN COCHRAN FACILITATOR**

John Cochran, Cochran Associates LLC, Jefferson City, Missouri presents a variety of lending seminars to many state banking associations and individual client banks. Additionally, he serves on the faculty of several commercial lending schools. When not teaching, John provides consulting and loan review services to client banks. During his banking career, he served in a number of lending capacities including compliance and loan review officer, consumer and commercial lending, chief lending officer, and president and chief executive officer of a community bank.

John is currently working with several community banks now under memoranda of understanding and cease and desist orders. He sees first-hand Board and Management credit quality oversight failures. He is busily engaged in developing and implementing corrective actions for his troubled bank clients.

## TUITION

**First Attendee = \$550.00\***

**Additional Attendees = \$495.00\*\***

Tuition includes a light breakfast (served from 8:00 to 8:30am) and lunch daily (excludes lodging).

### **\*Early Tuition ~ Register By OCTOBER 20, 2010**

To ensure your attendance and receive the 'Early' Tuition Rate quoted above, please register by **WEDNESDAY, OCTOBER 20, 2010**. Tuition will increase by \$100.00 after October 20th.

### **\*\*Multiple Registration Discount**

Please **REGISTER ALL ATTENDEES AT ONCE** to receive the Additional Attendees Discount Rate above.

## REFUND POLICY

Full Refund = On or before October 20, 2010  
\$100.00 Cancellation Fee = October 21-November 3, 2010  
NO Refund = After November 3, 2010 (although a substitute may attend)

## ATTIRE

Casual, comfortable attire is recommended.

## REGISTRATION FORM (#N6360)

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Organization: \_\_\_\_\_

Street Address: \_\_\_\_\_

City/State/Zip Code: \_\_\_\_\_

Business Phone: \_\_\_\_\_

Cell Phone (in case of emergency): \_\_\_\_\_

E-Mail Address: \_\_\_\_\_

Student Signature: \_\_\_\_\_

Multiple Registration Discount Applies—Additional Registration Form(s) attached.

**FAX: 303-629-1591**

**MAIL: 1009 Grant Street, Suite 102, Denver, CO 80203**

**E-MAIL: info@cftws.org**

**REGISTER ONLINE: [www.CFTWS.org/Education](http://www.CFTWS.org/Education)**

## PAYMENT OPTIONS

TOTAL AMOUNT DUE \$ \_\_\_\_\_

TUITION PAYMENT OPTIONS:  \*Bill Organization  Check enclosed (payable to CFTWS)

\*Authorized Signature for Billing: \_\_\_\_\_

VISA/MC #: \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder's Name: \_\_\_\_\_ Signature: \_\_\_\_\_



**ACCOMMODATIONS IN THE AREA...**Below are three hotels in close proximity to the Sterner Training Center for your consideration:

**Burnsley Hotel**, 1000 Grant Street, Denver, CO 80203  
Phone: (303) 830-1000 / <http://www.burnsley.com/>

**Marriott TownePlaza Suites**, 685 Speer Blvd., Denver, CO 80204  
(303) 722-2322 / <http://www.marriott.com/hotels/travel/dencb-towneplace-suites-denver-downtown/>

**Sheraton Denver Downtown Hotel**, 1550 Court Place, Denver, CO 80202  
(303) 893-3333 / <http://www.sheratondenverdowntown.com/>

Questions? Contact CFTWS at 303-825-1590 or [info@cftws.org](mailto:info@cftws.org).

CFTWS does not discriminate on the basis of race, color, gender, age, and national or ethnic origin.