



Commercial Lending

July 2015

As loan demand slowly increases, commercial lenders must maintain a delicate balance between prudent lending standards and creative loan terms that may be dictated by today's competitive marketplace. Now more than ever, it is essential that lenders have a solid understanding of the fundamentals of commercial lending.

With this in mind, Aldrich & Bonnefin is pleased to invite you to attend our Commercial Lending Seminar. This Seminar will focus on a number of issues that lenders regularly face including due diligence and documentation issues. In addition, this Seminar will include a discussion of SBA lending and a UCC case law update.



HIGHLIGHTS

Due Diligence: Identifying Your Borrowing Entity

- Requirements for legal existence
- Documents a lender should require

Guaranties

- Types of guaranties
- Defining the guarantor's obligations
- Importance of waivers

SBA Loan Guaranty Programs

- Levels of SBA lenders
- Documentation issues
- Closing issues

UCC Case Law Update

- Review of major court decisions in 2014

WHO SHOULD ATTEND:

- Commercial loan officers
- Note department staff
- Private bankers
- Credit administrators
- Auditors

SPEAKER

Eric G. Baron, Esq., a principal of Aldrich & Bonnefin, PLC, has been serving Bankers' Compliance Group members for over 24 years. Mr. Baron specializes in commercial and real estate lending, commercial loan workouts, letter of credit transactions, loan participations, loan syndications, as well as environmental law, bankruptcy issues and employment law matters. Prior to becoming an attorney, Mr. Baron worked as a commercial loan officer with a regional bank in Washington D.C.



Our **Commercial Lending Seminar** will be held from **8:30 a.m. - 3:00 p.m.** in the following locations. **You will need to note the specific location you are attending as hotels can vary from month to month.**

LOCATIONS:	DATE:	HOTEL INFO:	PARKING:
SAN FRANCISCO	Wednesday, July 1 Registration closes at noon on 6/25	Palace Hotel 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
SAN JOSE	Thursday, July 2 Registration closes at noon on 6/25	San Jose Marriott (NEW LOCATION) 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
SANTA BARBARA	Monday, July 6 Registration closes at noon on 6/30	Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
WOODLAND HILLS	Tuesday, July 7 Registration closes at noon on 7/1	Warner Center Marriott 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
LOS ANGELES	Wednesday, July 8 Registration closes at noon on 7/2	LAX Airport Marriott 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
GARDEN GROVE	Friday, July 10 Registration closes at noon on 7/6	Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
MONROVIA	Tuesday, July 14 Registration closes at noon on 7/8	Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
SAN DIEGO	Friday, July 17 Registration closes at noon on 7/13	Marriott Mission Valley 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
SACRAMENTO	Wednesday, July 22 Registration closes at noon on 7/16	Sheraton Grand Sacramento Hotel 1230 J St., (916) 447-1700	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
ONTARIO	Friday, July 24 Registration closes at noon on 7/20	Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900	Free self-parking is available.

REGISTRATION: To register for this Seminar, please contact your institution's 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. If you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or info@bankerscompliancegroup.com for assistance or to obtain a username and password.

REGISTRATION FEES FOR NON-MEMBERS: Non-member registration fee is \$750 for the first person attending from an institution and \$450 for each additional person from the same institution. To attend this Seminar, pre-registration and confirmation is mandatory. **Non-members may pay by credit card or check.** To pay by credit card, follow the credit card instructions during the online registration process. Major credit cards are accepted. To pay by check, make checks payable and mail to **Aldrich & Bonnefin, PLC, P.O. Box 19686, Irvine, CA 92623-1029** and indicate the event you are registering for. Non-member registration fees (less \$50) will be refunded only if cancellation notice is received **5** business days prior to the Seminar date.

MATERIALS: For this Seminar, Standard Procedures Manual #3, "Commercial Lending" will be updated. Only those attendees designated by their institution will receive a Manual. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #3 during July for \$45.00 per copy plus shipping charges and applicable sales tax.

FOOD: A continental breakfast will be provided. You will be on your own for lunch.

ATTIRE: Business casual. Because the temperature in ballrooms can fluctuate, please dress accordingly.

DISABILITIES: If you require special accommodation in order to fully participate in the Seminar, please call Paige Tyler at 800-742-3600 to discuss your specific needs.

ACCREDITATION

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: Certified Regulatory Compliance Managers must submit a request for approval directly to the Institute of Certified Bankers in order to receive continuing education credit (www.icbmembers.org and click on "Submit Continuing Education Credits). This activity **may** be eligible for **6** continuing education credits.

CPE: Aldrich & Bonnefin, PLC follows Continuing Education (CE) regulations as outlined in the California Accountancy Act. CE may be obtained for Certified Public Accountants and Public Accountants. This activity is eligible for **4.75** hours of CPE Continuing Education credit.