

Commercial Lending

July 2019

When making commercial loans, 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, PLC is pleased to invite you to attend our Commercial Lending Seminar. This Seminar will focus on a number of important issues that commercial lenders regularly face, including structuring and documenting commercial loans, compliance issues, due diligence, guaranties, and attachment and perfection of security interests. In addition, we will discuss recent court cases impacting commercial lenders.



SPEAKER: Joel N. Cook, Esq., a principal of Aldrich & Bonnefin, joined the firm in August 2011. As a member 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

Structuring Commercial Loans and Compliance Issues Update

- Structuring and documentation issues
- Lending limits
- New CECL accounting treatment standard

Due Diligence and Guaranties

- Identifying and documenting your borrowing entity
- Types of guaranties and defining the guarantor's obligations

Attachment and Perfection of Security Interests

- Requirements for attachment and perfection
- Priority of security interests

Case Law Update

- Recent court cases affecting commercial lending

WHO SHOULD ATTEND?

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

ALDRICH
&
BONNEFIN

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Our **Commercial Lending Seminar** will be held at the following locations.

Note: Hotel locations can vary from month to month.

| LOCATIONS | DATE AND TIME | HOTEL INFO | PARKING INFO |
|----------------|---|--|---|
| SAN FRANCISCO | Tuesday, July 9, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 7/3 | Palace Hotel 2 New Montgomery, (415) 512-1111 | We validate for hotel valet-parking only. |
| SANTA BARBARA | Thursday, July 11, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri. 7/5 | Four Seasons Resort, The Biltmore 1260 Channel Dr., (805) 969-2261 | Free self-parking is available. |
| WOODLAND HILLS | Friday, July 12, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon. 7/8 | Warner Center Marriott 21850 Oxnard St., (818) 887-4800 | We validate for self-parking only. |
| ONTARIO | Monday, July 15, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 7/9 | Ontario Doubletree 222 North Vineyard Ave., (909) 937-0900 | Free self-parking is available. |
| GARDEN GROVE | Wednesday, July 17, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Thurs. 7/11 | Anaheim Marriott Suites 12015 Harbor Blvd., (714) 750-1000 | Free self-parking is available. |
| SAN JOSE | Friday, July 19, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Mon. 7/15 | San Jose Marriott 301 South Market Street, (408) 280-1300 | We validate for hotel valet-parking only. |
| MONROVIA | Monday, July 22, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Tues. 7/16 | Courtyard Marriott 700 W. Huntington Drive, (626) 357-5211 | Free self-parking is available. |
| LOS ANGELES | Tuesday, July 23, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Wed. 7/17 | (TEMPORARY LOCATION) Westin Los Angeles Airport 5400 West Century Blvd., (310) 216-5858 | We validate for self-parking only. |
| SACRAMENTO | Thursday, July 25, 8:30 a.m. – 3:00 p.m. Registration closes at noon on Fri. 7/19 | 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. |

REGISTRATION

MEMBERS: 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.

NON-MEMBERS: The non-member registration fee is **\$750** for the first person attending from an institution and **\$550** 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.

Cancellation Policy: We will fully refund your registration fee if we receive your written cancellation request AT LEAST five business days prior to the Seminar date. If we receive your cancellation request after this deadline but before the Seminar date, we will charge you a \$50 administrative fee and refund the balance of your registration fee. If you do not cancel before the Seminar date, your registration fee is non-refundable.

MATERIALS

For this Seminar, Standard Procedures Manual #3, "Commercial Lending" will be updated. Each member institution will receive via email a link to a downloadable PDF of the Standard Procedures "E-Manual." Non-member attendees will receive one hard copy manual, which will be mailed to the attendee by the end of the Seminar month. All registered attendees will receive a Discussion Outline. Members Only may purchase additional hard copies of SPM #3 during July 2019 for \$45.00 per copy plus shipping charges and applicable sales tax.

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: Commercial Lending Seminar was submitted to ABA Professional Certifications for CE credit review and was not approved for CRCM credit.

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.