



ALDRICH & BONNEFIN, PLC

Counsel to Members of Bankers' Compliance Group®  
Presents

bankers' compliance group®

# Commercial Real Estate Lending

September 2016

**C**ommercial real estate values have been slowly increasing since the financial crisis of 2008. As lenders rebuild their CRE loan portfolios, it is crucial that lenders learn from past mistakes by carefully underwriting and structuring CRE loans.

With this in mind, Aldrich & Bonnefin is pleased to present a seminar on Commercial Real Estate Lending. The seminar will focus on some basics to CRE lending, such as adequately insuring the collateral and the limitations of the one-action and anti-deficiency rules. In addition, the seminar will cover leasehold financing and an update of court decisions that affect the rights of lenders.



## HIGHLIGHTS

### Insuring Commercial Real Estate

- Hazard & liability insurance
- Business interruption insurance
- Flood insurance

### One-action and Anti-deficiency Rules

- Limitations imposed on lenders
- Mixed collateral rules

### Leasehold Financing

- Lease review
- Documentation issues

### Case Law Update

- Recent case decisions affecting lenders

## WHO SHOULD ATTEND

- Loan officers
- Loan workout specialists
- Documentation staff
- Chief financial officers
- Chief credit officers

**SPEAKER**

**Eric G. Baron, Esq.**, a principal of Aldrich & Bonnefin, has been serving Bankers' Compliance Group members for over 25 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 Real Estate 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:
<b>SAN FRANCISCO</b>	Thursday, September 1 Registration closes at noon on 8/26	<b>Palace Hotel</b> 2 New Montgomery, (415) 512-1111	We validate for hotel valet-parking only.
<b>GARDEN GROVE</b>	Friday, September 2 Registration closes at noon on 8/29	<b>Anaheim Marriott Suites</b> 12015 Harbor Blvd., (714) 750-1000	Free self-parking is available.
<b>SAN DIEGO</b>	Wednesday, September 7 Registration closes at noon on 9/1	<b>Marriott Mission Valley</b> 8757 Rio San Diego Dr., (619) 692-3800	We validate for self-parking only.
<b>SACRAMENTO</b>	Friday, September 9 Registration closes at noon on 9/2	<b>Sheraton Grand Sacramento Hotel</b> 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.
<b>SANTA BARBARA</b>	Tuesday, September 13 Registration closes at noon on 9/7	<b>Four Seasons Resort, The Biltmore</b> 1260 Channel Dr., (805) 969-2261	Free self-parking is available.
<b>WOODLAND HILLS</b>	Wednesday, September 14 Registration closes at noon on 9/8	<b>Warner Center Marriott</b> 21850 Oxnard St., (818) 887-4800	We validate for self-parking only.
<b>MONROVIA</b>	Friday, September 16 Registration closes at noon on 9/12	<b>Courtyard Marriott</b> 700 W. Huntington Drive, (626) 357-5211	Free self-parking is available.
<b>SAN JOSE</b>	Wednesday, September 21 Registration closes at noon on 9/15	<b>San Jose Marriott</b> 301 South Market Street, (408) 280-1300	We validate for hotel valet-parking only.
<b>LOS ANGELES</b>	Thursday, September 22 Registration closes at noon on 9/16	<b>LAX Airport Marriott</b> 5855 West Century Blvd., (310) 641-5700	We validate for self-parking only.
<b>ONTARIO</b>	Tuesday, September 27 Registration closes at noon on 9/21	<b>Ontario Doubletree</b> 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](mailto: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.

**TIME:** This Seminar will be held from **8:30 a.m. - 3:00 p.m.**

**MATERIALS:** For this Seminar, Standard Procedures Manual #19, "**Commercial Real Estate 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 #19 during September for **\$40.00** 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](http://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.