



Loan Workouts & Collections

Over the last several years, lenders have encountered an increasing number of troubled loans. While exploring creative ways of re-structuring these loans in an effective workout, lenders are required to recognize the economic effect of any loan workout and potential losses with regard to the loan. Ultimately, if attempts at a loan workout fail, the lender may be faced with foreclosing on and liquidating its collateral so as to minimize any potential losses. To complicate this process, the effects of a bankruptcy filing also must be considered.

With this in mind, Aldrich Bonnefin & Moore, PLC is pleased to invite you to attend a seminar on Loan Workouts and Collections. This seminar will address loan workout alternatives, as well as the accounting and regulatory treatments of troubled debt restructures. In addition, the seminar will include a discussion of issues lenders may encounter when foreclosing on real estate collateral, as well as issues related to foreclosing on personal property collateral.

Who should attend:

- Loan officers
- Loan workout specialists
- Special assets personnel
- Chief financial officers
- Chief credit officers

HIGHLIGHTS

Case studies in loan workouts

- Structuring alternatives
- Documentation issues

Foreclosing on personal property collateral

- Repossession issues
- Disposition of tangible collateral

Regulatory and accounting issues affecting loan workouts

- Appraisal requirements for loan workouts
- When is a loan workout a troubled debt restructure
- Non-accrual loan issues

Real estate workout issues

- Short sales
- Deeds in lieu of foreclosure
- Surviving a second lien position

Mark E. Aldrich, Esq., a principal of Aldrich Bonnefin & Moore PLC, is the head of the firm's Corporate Practice Group and its employment law practice. Mr. Aldrich has over 25 years of speaking experience and has been a panelist and lecturer for the Bankers' Compliance Group, California Bankers Association and other trade groups. Mr. Aldrich is former Chairman of the Financial Institutions Committee of the Business Law Section of the California State Bar.

Eric G. Baron, Esq., a principal of Aldrich Bonnefin & Moore, PLC, has been serving Bankers' Compliance Group members for over 20 years. Mr. Baron specializes in employment law matters, as well as commercial and real estate lending, commercial loan workouts, letter of credit transactions, loan participations, loan syndications, environmental law, and bankruptcy issues. Prior to becoming an attorney, Mr. Baron worked as a commercial loan officer with a regional bank in Washington D.C.



Our *Loan Workouts & Collections Seminar* will be held in the following locations from 8:30 a.m. - 3:00 p.m. 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 DIEGO	Thursday, February 2	Mission Valley Marriott, 8757 Rio San Diego Dr.	Parking: We validate for self-parking only.
ONTARIO	Tuesday, February 7	Ontario Embassy Suites, 3663 E. Guasti Rd.	Parking: Free self-parking is available.
SAN FRANCISCO	Thursday, February 9	Palace Hotel, 2 New Montgomery St.	Parking: We validate for hotel valet-parking only .
SAN JOSE	Friday, February 10	Hilton & Towers, 300 Almaden Blvd.	Parking: We validate for self-parking only.
LOS ANGELES	Monday, February 13	Airport Marriott Hotel, 5855 West Century Blvd.	Parking: We validate for self-parking only.
SANTA BARBARA	Wednesday, February 15	The Biltmore, 1260 Channel Dr.	Parking: Free self-parking is available.
WOODLAND HILLS	Thursday, February 16	Warner Center Marriott, 21850 Oxnard St.	Parking: We validate for self-parking only.
MONROVIA	Friday, February 17	Courtyard by Marriott, 700 W. Huntington Drive	Parking: Free self-parking is available.
SACRAMENTO	Wednesday, February 22	Sheraton Grand Hotel, 1230 J St.	Validated self-parking is available in garage on 13th Street, between I and J Streets. Valet-parking not validated.
GARDEN GROVE	Friday, February 24	Anaheim Marriott Suites, 12015 Harbor Blvd.	Parking: Free self-parking is available.

REGISTRATION: To register, go to <http://register.bankerscompliancegroup.com/subadmin>. We recommend you register as soon as possible as registrations are accepted on a first-come, first-serve basis only. The registration deadline is 5 business days prior to the date of the seminar you wish to attend. Otherwise we are unable to assure you of a seat and materials. If you have any questions, or if you haven't registered online with us before, contact Paige Tyler at 800-742-3600 or PTyler@ABMLawFirm.com 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. We must receive your registration fees prior to the seminar date. **Non-members may pay by check or credit card.** To pay by credit card, follow the credit card instructions during the online registration process. We accept MasterCard, Visa and Discover cards. To pay by check, make checks payable and mail to **Aldrich Bonnefin & Moore, PLC, P.O. Box 19686, Irvine, CA 92623-1029**, along with a copy of your registration. Non-member registration fees will be refunded only if cancellation notice is received on or before Friday, January 27, 2012.

MATERIALS: For this seminar, Standard Procedures Manual #12, "*Loan Workouts & Collections*," will be updated. Only those attendees designated by their institution will receive a manual. All attendees will receive an Agenda and Discussion Outline.

PURCHASE MANUAL COST: SPM #12 is \$40.00 for duration of seminar. This price is for Members Only. BCG Members will be billed for extra manuals on their BCG bill.

PARKING: Note the parking validation rules for each location in the list above.

DRESS: We recommend layers, as the meeting rooms tend to vary in temperature.

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

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 & Moore, 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 **5.75** hours of continuing education credit by the ICB.

CPE: Aldrich Bonnefin & Moore, PLC follows Continuing Education 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.

For additional information regarding the seminar, please contact Paige Tyler at (949) 553-0909 or toll free (BCG Members only) at (800) 742-3600.