



AND



PROUDLY PRESENT:

# LENDING: RESTRUCTURING COMMERCIAL LOANS

FACILITATED BY DAVID OSBURN

GRAND JUNCTION

FRIDAY, JUNE 18, 2010 ~ 8:30 a.m. to 3:30 p.m.  
Hampton Inn, 205 Main Street

COMMERCIAL LOANS, along with many other credit products today, are being negatively impacted by the slow down in the economy. Attend this proactive **NEW** seminar and learn how to **PROPERLY STRUCTURE** the "initial" commercial loan, **RENEGOTIATE** a commercial loan that is faltering, and **COLLECT** a commercial loan that is now in default!

The commercial loan **INITIAL STRUCTURING** section of the program emphasizes the basics of business organizations (sole proprietorships to LLCs), the six (6) elements of loan structure, and the four (4) elements of loan support (collateral). The **RENEGOTIATION** section outlines the basics of a commercial loan "work-out" situation including the use of appropriate negotiations skills (the negotiation process, negotiation skill building, and the use of "empathy", "ego", and "needs"). The **COLLECTION** section focuses on various legal aspects of collecting the commercial loan including foreclosure proceedings and other legal remedies.

Each of the seminar sections will be highlighted by a case study to reinforce the main concepts.

**MAJOR TOPICS:**

- ◆ Commercial lending in today's market
- ◆ Proper structuring of the "initial" commercial loan
- ◆ Renegotiating the "faltering" commercial loan
- ◆ Collecting on the "defaulted" commercial loan
- ◆ Case studies that reinforce the major concepts

**WHO SHOULD ATTEND?**

All bank employees including commercial lenders and non-commercial lenders that work with small to medium-sized business clients will benefit from attending this new program.

**DAVID OSBURN** is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for various groups including CPAs, bankers, attorneys, credit union employees, credit managers, trade groups, and business owners. He also serves as a contract CFO for several clients including construction companies, medical practitioners, and real estate developers, co-manages a bank educational program with the University of Nevada Las Vegas, and is a board member of North Star Business Services, a commercial lending company (commercial real estate and equipment financing). David's extensive professional background encompasses over 24 years in banking, finance, and marketing. His bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience.

**\$250.00\* Member Early / \$275.00\* Member Regular**

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),  
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

## REGISTRATION FORM (Course #CR5632-D1-CBA)

FAX: 303-629-1591 ◆ ONLINE: [www.CFTWS.org](http://www.CFTWS.org) ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Name \_\_\_\_\_ Title \_\_\_\_\_ E-Mail \_\_\_\_\_

Company \_\_\_\_\_

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

Phone \_\_\_\_\_ Fax \_\_\_\_\_

\*Authorization for Billing \_\_\_\_\_

Tuition Payment Option:  \*Bill Organization  Check (payable to CFTWS)  Visa  M/C

Card No. \_\_\_\_\_ Exp. Date \_\_\_\_\_

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

**\*REGISTRATION GUIDELINE:**

Register by **JUNE 3, 2010** to receive the "Early" tuition rate above. NO REFUNDS WILL BE GIVEN AFTER JUNE 3rd, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to June 3rd will be subject to a \$75 withdrawal fee. (\$500 / \$525 non-member)