

LENDING: PROBLEM LOAN WORKOUTS IN TODAY'S CHALLENGING MARKET FACILITATED BY DAVID OSBURN

DENVER THURSDAY, MARCH 15, 2012 from 9am to 4pm Sterner Training Center, 1009 Grant Street	GRAND JUNCTION FRIDAY, MARCH 16, 2012 from 9am to 4pm Two Rivers Convention Center, 159 Main Street
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Attend this NEW seminar to learn how to manage PROBLEM LOANS and still survive to the end of the day!

The seminar will begin with a review of the basics of how a commercial loan request should be processed in today's market. This will include a brief review of correct business structure, the six (6) elements of proper loan structure, and the four (4) aspects of adequate loan support. The seminar will then focus on what happens when a 'good' loan turns into a 'bad' loan i.e. the market has now turned down, tenants have left, and the payments are severely delinquent.

WHAT SHOULD THE BANK DO AND NOT DO AT THIS TIME? This portion of the program will address the 'legal rights' of the bank and the 'practical steps' that the bank should take in order to protect itself including REPOSSESSION, FORECLOSURE, filing a LAWSUIT, forcing the borrower into BANKRUPTCY and/or simply 'walking away'. This section will also include the outside influence from the banking regulators.

The seminar concepts will be summarized through several examples and one comprehensive case study.

MAJOR TOPICS:

- ◆ Review the management of problem loans
- ◆ Process a commercial loan in today's market - 'correct' business structure, loan structure, and loan support
- ◆ Face the reality that some loans go bad!
- ◆ Determine the bank's strategy in protecting itself - repossession, foreclosure, filing a lawsuit, forcing the borrower into bankruptcy and/or walking away
- ◆ Assess 'outside' influence by the banking regulators
- ◆ Apply the concepts through a case study

WHO SHOULD ATTEND? Commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers will benefit from attending this training.

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. 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.

\$285.00* Member Early / \$310.00* 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 #N5641-CBA)

DENVER (3/15-A1)

GRAND JUNCTION (3/16-D1)

FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

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***REGISTRATION GUIDELINE:**

REGISTER by **MARCH 1, 2012** to receive the "Early" Tuition Rate. NO REFUNDS WILL BE GIVEN AFTER MARCH 1st, ALTHOUGH A SUBSTITUTE MAY ATTEND. Cancellations received in writing prior to March 1st will be subject to a \$75 withdrawal fee. (Non-member \$570/\$595)