

Commercial Lending

As a cost-effective way of training your commercial lenders, note department staff and private banking lenders, Aldrich & Bonnefin offers in-house training programs on a variety of commercial lending topics. We present the procedures, rules and regulations in an easy-to-follow format, and include visual aids, written materials, quizzes and checklists to help your employees understand and remember what is required of them.

Our attorneys are skilled presenters who focus on practical problems and solutions. Each training session is tailored to your specific needs. Sessions occur at your offices at a time determined by you, thus minimizing time away from the bank. The group size is determined by your preference. Consider the following:

Basics of a Security Interest in Personal Property: 3.0 hours

This program is intended for less experienced loan officers and not department personnel, with a discussion of the steps that are required to create a valid lien in personal property collateral and establishing your lien priority through the various methods perfection. This program will include a brief discussion on how these procedures will change under the Revised Article 9.

Loan Documentation for Commercial Loans: 3.0 hours

An effective loan officer should understand how certain structuring issues are reflected in loan documentation. By examining the anatomy of each of the documents that make up a commercial loan package, loan officers and note department personnel will gain a better understanding between these structuring decisions and documentation.

Asset-Based Lending: 3.0 hours

Many lenders will lend against the value of certain assets such as inventory and accounts receivable. This program will focus on the issues of structuring, documenting and administering these types of loans. The discussion will include defining eligible accounts receivable or inventory, as well as important provisions that will help reduce the risk of loss.



The Banking & Business Law Firm

www.ablawyers.com 949.474.1944

18500 Von Karman Ave., Suite 300, Irvine, California 92612

Commercial Real Estate Financing: 3.0 hours

With large dollars at stake, it is important for commercial lenders to understand the important structuring issues and limitations involved in financing commercial real estate, as well as understanding the documentation used in this type of transaction. This program includes a discussion of certain due diligence issues, a discussion of the one-action and anti-deficiency rules and an overview of the documents normally used in a real estate loan.

Title Insurance Issues: 3.0 hours

This program will examine the coverage provided by a policy of title insurance, as well as the standard exclusions from coverage and the specific exceptions from coverage that appear as part of the preliminary title report. In addition, this program includes a discussion of certain title endorsements that are available to a lender.

Environmental Due Diligence: 1.5 hours

In evaluating real estate collateral, it is important for a lender to consider the potential of environmental contamination. This program will focus on selecting the appropriate level of due diligence in light of regulatory requirements in this regard, and on the due diligence alternatives that may be available to lenders.

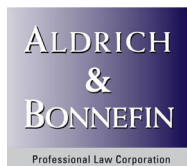
Letters of Credit: 2.0 hours

With the globalization of our economy, more and more financial institutions are being asked to issue letters of credit for their commercial customers. This program provides an overview of the commercial letter of credit transaction, the standby letter of credit transaction and the rules that govern each.

Due Diligence: Identifying Your Borrowing Entity: 3.0 hours

Identifying and verifying the legal existence of your borrowing entity is not only essential for prudent lending, but is now required under the regulatory Customer Identification Program (CIP) requirements. This program will review the documents required for formation of various legal entities with a focus on the purpose and importance of these documents.

Call today to take advantage of this valuable resource. For information regarding the cost and scheduling of an in-house training seminar, please contact **Mark Aldrich** or **Joel Cook** at **949.474.1944** or **MAldrich@ABLAWyers.com** or **JCook@ABLAWyers.com**.



The Banking & Business Law Firm

www.ablawyers.com 949.474.1944

18500 Von Karman Ave., Suite 300, Irvine, California 92612