



FLORIDA BANKERS ASSOCIATION

# 9<sup>th</sup> ANNUAL COMMERCIAL LENDING SCHOOL

FEBRUARY 27 - 29, 2024  
ORLANDO, FL

## COMMERCIAL LENDING SCHOOL

This three-day school is designed for Commercial Lenders, Credit Analysts, Loan Review Officers, Management Trainees, Portfolio Managers, Branch Managers, and Senior Loan Operation Officers. The school uses Lecture and Case Studies, with several opportunities for students to make presentations of credits. Many community bank commercial borrowers lack access to the quality of financial skills that Commercial bank loan officers can provide. Commercial lenders have an opportunity to add value to the borrower/bank relationship by becoming consultants to their clients, without venturing into areas that can invite lender liability issues.

The intent is to provide the business owner with a view of their business from the number's perspective, to inform their decision making. We will also provide experienced Florida based attorneys to cover Florida law relative to Loan Agreements and Documentation requirements. The overall intent of the school is to build and refresh lending skills that are usable the day after the school. This school is designed to be informative, participatory, and fun. While not all inclusive, the following topics will be covered:

- Regulatory expectations of commercial files
- Review of accounting statements and principles
- Types of analysis
- Commercial loan Structures
- Cash vs. Profits; Credit memos
- Why the need to borrow; Loan committee presentation
- New business development

*The school utilizes a lecture and case study format.*



### WHO SHOULD ATTEND?

The Commercial Lending School is designed for commercial lenders, senior loan support officers and loan review officers.



## DAILY SCHEDULE OF EVENTS

|                    |                  |
|--------------------|------------------|
| 8:30 AM – 9:00 AM  | REGISTRATION     |
| 9:00 AM – 12:00 PM | PROGRAM          |
| 12:00 PM – 1:00 PM | NETWORKING LUNCH |
| 1:00 PM – 4:00 PM  | PROGRAM          |

### EVENT REMINDERS:

- Program begins promptly at 9:00 AM each day.
- Lunch will be provided. Please let us know if you have any dietary restrictions.
- Appropriate attire is business casual. Please keep in mind, meeting rooms tend to be cold.

## MEET OUR SPEAKERS

**DAVID L. KEMP**, President,  
Bankers Management, Inc. (BMI)

**ED FOSTER**, Partner and Chair,  
Financial Institutions Litigation Practice,  
Akerman, LLP

**MICHAEL P. ANDERSON**, General Counsel,  
Akerman, LLP



## HOTEL INFORMATION

Call the hotel and identify yourself with the FBA 9<sup>th</sup> Annual Commercial Lending School for the \$149 room rate.

**February 27 – 29, 2024**

The Florida Hotel

8001 S. Orange Blossom Trail, Orlando, FL 32809  
Tel.(407) 859-1500 | Reservations: (800) 588-4656

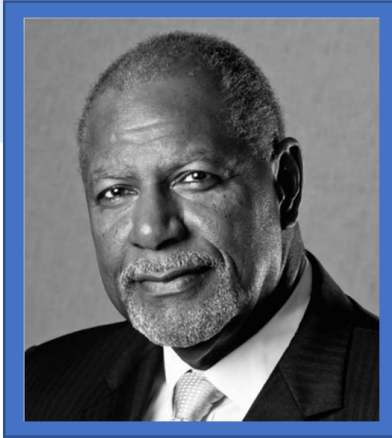
**CONTACT:** Olga Williams

Tel: (850) 701-3501

E: [ojwilliams@floridabankers.com](mailto:ojwilliams@floridabankers.com)

Register Online: [www.floridabankers.com](http://www.floridabankers.com)

## MEET THE SPEAKERS



**DAVID L. KEMP**, President,  
Bankers Management, Inc. (BMI)

**Mr. Kemp** has more than Thirty years of management experience in consulting, training credit administration and new business development. Before joining Cannon, Mr. Kemp was Vice President Corporate Finance with Citicorp North America. He was responsible for Marketing Investment and Commercial Banking Services throughout the southeast. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities. While with Citicorp, Mr. Kemp was assigned to serve as Senior Credit Officer, specializing in financing retail companies. He managed a workout process that saved more than twenty million dollars in planned charge-offs. Prior to joining Citicorp, Mr. Kemp was a Branch Manager and Commercial Lender for First National Bank of Atlanta and Citizens and Southern National Bank. In addition to his banking background, he served as a consultant to small businesses in the area of finance, operations, marketing and sales. Mr. Kemp serves as a visiting professor and guest lecturer to many colleges and universities. He is past chairman of the Downtown Development Authority (City of Atlanta's Board that owns the Underground Atlanta Project.) He is also past president of the Atlanta Urban Bankers Association.



**JOSEPH "ED" FOSTER**  
Financial Institutions Litigation Practice,  
Akerman, LLP

**Joseph E. "Ed" Foster**, Partner, Chair, Financial Institutions Commercial Litigation Practice, Akerman. Ed Foster has been a commercial litigator in the state and federal courts of Florida for more than 30 years. Ed is licensed to practice in all Florida state courts, all Florida federal district courts, the U.S. 11th Circuit Court of Appeals, the U.S. Court of Federal Claims, and the U.S. Supreme Court. He has handled a wide variety of commercial litigation matters over the years, including a number of jury trials. Ed is a certified mediator and always looks to resolve matters in the best interests of his clients, whether that be via a negotiated settlement or through trial.

Ed is known for his ability to assess a situation, focus on the result desired by the client, and then find the most direct path to that desired end. In reaching the desired result, Ed is known for his creative solutions to difficult problems.

FOR ADDITIONAL INFORMATION ON FBA EDUCATION PROGRAMS, PLEASE CONTACT:

Olga Williams Tel: (850) 701-3501 E: [ojwilliams@floridabankers.com](mailto:ojwilliams@floridabankers.com)

Register Online: [www.floridabankers.com](http://www.floridabankers.com)

# MEET THE SPEAKERS

*(continued)*

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**MICHAEL P. ANDERSON,**  
Of Counsel,  
Akerman, LLP

**Michael Page Andersen** is well-versed in all aspects of domestic commercial and corporate lending and related loan products, such as International Wealth Management, Letters of Credit and other complex business transactions in specialty areas like Dealer Finance and tax-exempt lending. He also understands the various requirements, processes, and hands on approach to the operation of commercial lending products inside a regulated financial institution. In particular Michael, has worked in commercial lending in regards to the evolving Dealer Finance Industry, and is familiar with the evolution from dealerships owned by small businesses, larger consolidated dealers, and larger dealers with Private Equity ownership. The loan transactions cover the entire field floor plan, capital, real estate and other loans to multiple parties to dealer finance syndication transactions. He has also worked with the Letter of Credit Department and been involved with educational organizations involved with Letters of Credit. He leverages his front-line experience in the banking industry, along with his deep understanding of shifting market forces (including mergers and acquisitions and the growing use of private equity) and regulations affecting the corporate and commercial loan markets, to help clients efficiently complete all forms of loan closings, and other transactions. Prior to joining Akerman, Michael was most recently First Vice President and Senior Counsel at a leading banking institution, where he regularly structured, documented and closed complex loan products. He has held other similar leadership positions in the commercial lending industry. Prior to SunTrust he was General Counsel to John Alden Financial Corporation and was involved in Public Corporation Law and Commercial Finance.

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