

Commercial Loan Underwriting Workshop

March 9-10, 2023

Florida Hotel and Conference Center ❖ Orlando, FL

This workshop is unique as it is entirely case-driven, using reality-based examples; real businesses, real financial reports, real situations to evaluate. The instructor has 25 years of experience as a commercial lender and manager of credit analytic departments, and he will share tips, techniques, and lessons learned from real-life situations. Attendees will work on cases in teams and share ideas and different ways to underwrite. Complex concepts will be illustrated with humor, games, and funny stories so as to provide an enjoyable learning experience.

The topics covered with the case studies will include:

- ❖ Walking through business and personal tax returns to identify capacity and conclude a global cash flow. Identify and discuss subjective areas.
- ❖ How to analyze any cash flow statement (direct, indirect, UCA) in 5 minutes.
- ❖ How to analyze any ratio and determine what is driving the number. Learn new ways to use ratios, including DuPont analysis.
- ❖ How to differentiate the real loan purpose(s) if you have a loan request for “working capital.”

Program Highlights

- ❖ Using real-life business examples, learn how to quickly identify and underwrite the business model and key variables with a deeper understanding of ratios and cash flow drivers for early identification of the strengths, weaknesses and uncertainties of a business.
- ❖ Learn how to evaluate industry trends, competition, and market disruptors.
- ❖ Identify often-overlooked early indicators of stressed business cash flow well before any payment delinquency. Learn what steps to take if you suspect a potential problem loan.
- ❖ Determine proper loan structure, matching repayment source(s) with appropriate level of covenant monitoring combined with credit enhancement strategies that actually strengthen the borrower’s relationship and provide value to the business.
- ❖ Develop a deeper reality-based understanding of how to increase recovery from loan collateral, ensuring attachment and perfection, and commensurate monitoring to mitigate risk.
- ❖ Obtain a working knowledge of income-producing real estate lending and underwriting, property-specific operating ratios, loan sizing using Debt Yield, as well as evaluating appraisal valuations and their subjective considerations.
- ❖ Deepen understanding of tenant rent rolls and lease clauses, stress-testing real estate loans, and cap rates, including their impact on future valuation.

- ❖ Discuss how to strengthen portfolio risk management with practical examples of alignment of credit culture with credit policy, staff behavior, and strategic mission as well as effective risk rating protocols.
- ❖ Lenders: Proven ways (from a lender) to start and sustain your own business banking calling program, bolster quality referrals and never have to do a cold call ever again. Learn techniques to increase the relationship’s net interest margin for the bank.
- ❖ Analysts: Learn how to provide a continual value-add to existing and new business relationships. Learn how to ask the ‘right’ questions.
- ❖ Everyone: Free online resources and job aids for continued use.

- “I loved the energy throughout the program! The instructor kept things interesting and lively.”
- “Mike kept me engaged, and he has an incredible knowledge of banking.”
- “This workshop provided really good information and real life experiences.”
- “I am definitely taking a lot of value back to my bank.”
- “In addition to the content, I found the program to be a great networking experience.”

Meet the Speaker

Mike Wear is owner of 39 Acres Corporation, specializing in banker training and bank consulting services in credit underwriting and loan portfolio risk management. Wear is a Senior Analyst in the Credit Risk Administration department of First National Bank of Omaha, a \$20 billion community bank, specializing in underwriting commercial real estate loans typically ranging from \$10 - \$100 million throughout the bank’s multi-state market. In addition, he develops curriculum and conducts training in credit analytics on an enterprise-wide basis.

Over his 40-year banking career, he previously served in commercial lending and senior credit management positions with Omaha-area community banks. He is the Loan Portfolio Management Section Leader and serves as a member of the faculty at the Graduate School of Banking at the University of Wisconsin in Madison, as well as GSB’s Sales & Marketing School and IT Management School.

Mike also teaches at several regional commercial lending and portfolio management schools sponsored by State Banking Associations. He is a former adjunct professor for the University of Nebraska-Omaha. He has authored articles for banking publications and has served as a textbook editor/reviewer for the American Bankers Association.

Schedule of Events for Both Days

8:30 a.m. - 9:00 a.m. Registration
 9:00 a.m. - 12:00 p.m. Program
 12:00 p.m. - 1:00 p.m. Lunch
 1:00 p.m. - 4:00 p.m. Program

The program will begin promptly at 9:00 am

Lunch will be provided ❖ Appropriate attire is business casual

Meeting rooms tend to be cold

Date and Hotel Information

Call the hotel and identify yourself with the FBA Commercial Loan Underwriting Workshop for the \$140 room rate.

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The Florida Hotel and Conference Center

1500 Sand Lake Road, Orlando, FL 32809 ❖ (407) 859-1500

GPS Address: 8001 S. Orange Blossom Trail, Orlando, FL 32809



Commercial Loan Underwriting Workshop

Register online at www.floridabankers.com or complete this form and send to Florida Bankers Association, 1001 Thomasville Rd, Suite 201, Tallahassee, FL 32303 or by fax to (850) 222-6338. Contact Matthew Bennett at (850) 701-3515 or mbennett@floridabankers.com with any questions concerning this event.

Registration Fees	Before <u>2/8/23</u>	After <u>2/8/23</u>
FBA Members.....	\$700.00	\$800.00
All Other Non- Member Institutions.....	\$1,600.00	\$1,600.00

Contact Person: _____ Title: _____
 Organization: _____ Email: _____
 Phone: _____ Ext. _____ Fax: _____
 Address: _____
 City: _____ State: _____ Zip: _____

List Registrants' Names

- Name: _____ Order # (FBA Use): _____
 Email: _____ Title: _____
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 Email: _____ Title: _____
- Name: _____ Order # (FBA Use): _____
 Email: _____ Title: _____
- Name: _____ Order # (FBA Use): _____
 Email: _____ Title: _____

Method of Payment (check one)

Payment is required at time of submission to process registration. Approved refunds will be payable via FBA check.

MasterCard VISA American Express Discover

Credit Card Number: _____

Name on card: _____

Exp. Date: _____ CVV # _____

Billing Zip Code: _____ Total Amount Due: \$ _____

Cancellation and Refund Policy

In the event you are unable to attend a meeting, the FBA strongly encourages sending a substitution. Cancellations prior to four (4) weeks will be refunded minus a 10% processing fee. Cancellations 2-4 weeks prior to an event will be refunded minus a 25% processing fee. There are no refunds or credits for cancellations within two (2) weeks of an FBA event.