



Advanced Commercial Lending

Commercial lending at community banks is relationship-based, and requires understanding of sometimes complex commercial transactions and projections. This course focuses on advanced analysis fundamentals required in underwriting commercial loans for operating companies as well as holding companies. The following topics will be addressed:

- Identifying differences in various legal entities and their cash flow.
- Analyzing financial projections to identify multiple potential sources of cash.
- Analyzing business financials to determine the business.
- Analyze sources and uses of cash for a business beyond the simple cash flow approach.
- Identifying differences in lending to holding companies in regards to cash flow and structure.
- The use of covenants and guaranties to monitor performance of the entity on an ongoing basis and to ensure compliance.
- Owner-occupied commercial real estate structure and analysis.
- Course includes a group case studies.

Who Should Attend: Senior lending personnel who have satisfied the prerequisite of attending the ***Intermediate Commercial Lending*** course.

Location & Time: At our computer training facility in Raleigh, North Carolina. Credit Risk Management, L.L.C. is located at GlenLake One, 4140 Parklake Avenue, Suite 510, Raleigh, NC, 27612. Class begins on **Tuesday, May 3, 2011** and ends on **Friday, May 6, 2011**. All class sessions start at **9:00 a.m.** and end at **4:30 p.m.** Dress is Business Casual.

Cost:

All Attendees @ \$250/day	\$750 per person
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Registration: To enroll, register on line at <http://www.ncbankers.org>.