

Commercial Real Estate Lending

It's no secret that community banks and regional banks have historically relied heavily on commercial real estate for loan portfolio growth. This course focuses on a deeper understanding of the primary source of repayment for commercial real estate loans, how sensitivity analysis can help determine how close to the edge the loan is, and how banks can mitigate that risk as long as it is identified early enough. Specific factors in this course include:

- Analyzing income property cash flow streams and their continued viability, in order to determine a realistic cash flow repayment and work out plan, then modeling and stress testing loan terms in order to match the loan need with the property's cash flow.
- Properly structuring residential builder credit facilities, identifying the risks in residential construction, and managing construction draws.
- Analyzing proposed and existing residential development projects, mitigating market risks, and assessing guarantor strength and properly structuring loan requests and renewals to minimize the credit risk.
- Discussing various problem loan indicators for residential construction and development as well as basic workout strategies.
- Analyzing financial and non-financial underwriting concepts for income-producing properties
- Addressing key appraisal concepts and approaches important to the evaluation of residential and commercial real estate appraisals in the underwriting process.*
- Identifying the important customer information needed to ensure a full understanding of the borrower/guarantor as well as discussing pertinent credit memo and loan approval techniques.
- Course includes a group case study and loan committee presentation simulation.

*CRM offers a separate, more-detailed ***Understanding Real Estate Appraisals*** course that ensures an overall understanding in real estate repayment analysis when coupled with the subject 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, November 16, 2010** and ends on **Thursday, November 18, 2010**. All class sessions start at **9:00 a.m.** and end at **4:30 p.m.** Dress is Business Casual.

Cost:

1 person @ \$325/day	\$975 per person
2 or more participants @ \$275/day	\$825 per person
CRM Credit Manual Client @ \$250/day	\$750 per person

***Other Credit Risk Management Training this year: (mark your calendars)**

- CRM Toolbar – August 3-4, 2010
- Commercial Lending – September 14-16, 2010
- Advanced Commercial Lending – October 5-7, 2010
- Lending Compliance Solutions – October 20, 2010
- Loan Documentation – October 21, 2010
- Understanding Real Estate Appraisals – November 3-4, 2010
- Consumer Lending School – November 30-December 1, 2010
- Small Business Lending – December 2, 2010
- Advanced Commercial Real Estate Lending – December 7-9, 2010
- CRM Toolbar – December 14-15, 2010

Registration: To enroll, register on line at <http://www.creditriskmgt.com/go.php>. We will invoice you once we have received your registration form. A packet will be sent to each participant that includes directions as well as hotel and restaurant information. Please contact us with any questions at 919-846-1601 or CRMTrainingMailbox@creditriskmgt.com.