



The Lending Institute

featuring David Kemp and Mike Allen



MAY 13-16, 2024

Valley Hotel • Homewood, Alabama
2727 18th Street South

Join us for an enriching experience where you'll gain knowledge, build camaraderie, and emerge as a leader ready to excel in today's competitive financial world. Let's embark on this journey together and redefine lending excellence!

Registration Gift Included!

SESSION INFORMATION

Attention all lenders! Are you prepared to catapult your lending expertise to extraordinary heights? Welcome to our Lending Institute, your gateway to refining your lending finesse, gaining insights from seasoned professionals, and fostering invaluable connections with peers statewide.

In today's dynamic landscape, the expectations on lenders have soared. Customers demand not just responsiveness but anticipation of their needs. Regulators mandate modern risk controls, while competition from fintech companies and credit unions intensifies. As custodians of the bank's loan portfolio, loan officers must be community-engaged and astute.

OUR LENDING INSTITUTE IS DESIGNED TO ELEVATE YOUR SKILLS ACROSS THREE PIVOTAL DOMAINS:

- Consumer lending
- Commercial lending
- Real estate lending

Delve into current borrower preferences, dissect loan portfolio performance, and master the intricacies from policy to problem resolution. Develop your mastery in new business development and immerse yourself in **peer-to-peer learning**, all while infusing a spirit of enjoyment into your educational journey.

The curriculum is rich and diverse, covering essentials such as loan documentation, troubled asset resolution, residential and commercial construction lending, risk grading, cash flow analysis, and the critical importance of organizational culture.

There's an added bonus! At the end of your learning journey, you'll get the chance to test your knowledge with a **comprehensive exam** tailored to assess your understanding of lending principles.

TOPICS TO BE DISCUSSED:

- Loan documentation
- Troubled asset resolution
- Residential construction lending
- Commercial construction lending
- Asset based lending
- Risk grading
- Cash flow/ratio analysis
- Loan structuring
- Credit memos
- Construction lending
- Importance of culture
- Regulatory risk management

THE FOLLOWING BANKERS ARE ENCOURAGED TO ATTEND:

- Branch managers
- Consumer lenders
- Commercial lenders
- Real estate lenders
- Loan review officers
- Management trainees
- Special asset officers
- Underwriters/credit analysts

Agenda

Monday - 10:15 a.m. - 4 p.m.

Registration will start at 10 a.m.

Tuesday - 8:30 a.m. - 4 p.m.

Wednesday - 8:30 a.m. - 4 p.m.

Thursday - 8:30 a.m. - 12 p.m.

Registration includes three full breakfasts, three lunches, breaks, and all conference materials!

If you have any food allergies we need to be aware of, please let us know by April 15.



SESSION SPEAKERS



David L. Kemp is the president of Bankers Management, Inc. (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as vice president, director of credit services for Cannon Lending Schools, as well as through Banking Association sessions for individual financial institution. David has more than 40 years of management experience in consulting, training credit administration and new business development. Before joining Cannon, David 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, David 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, David 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.



Recently retired, **J. Michael (Mike) Allen** founded Three B's Advisors, LLC with the purpose of using his 45 years of banking/credit expertise and experience to assist other financial institutions in the areas of credit/risk management including policy/procedures, classified/criticized loan remediation, loan review, portfolio due diligence for M&A, credit training and Leadership training. Prior to retirement, Mike served as EVP, area credit executive at Cadence Bank in Gainesville, Ga. providing credit support to the Georgia Region and the bank's CRE team of the newly merged company. Prior to the October 2021 merger with Bancorp South, Mike served as EVP, director of real estate credit risk for Cadence Bank. Prior to the January 2019 merger with Cadence Bank, Mike served as EVP, senior credit officer of State Bank and Trust Company in Atlanta. He also served as director of special assets division of State Bank. Mike's banking experience spans 45 years, having worked with several banks in various capacities including retail, consumer, commercial, troubled asset remediation and credit.

The Lending Institute REGISTRATION

Please return this form and appropriate fees to: ABA, 445 Dexter Ave., Suite 10025, AL 36104
or email your registration form to ebailey@alabama.bank.

EARLY BIRD MEMBER RATE*: \$1,695 - Register before 4/1/2024 and save \$200!

**To qualify for early bird rate all fees must be paid by 4/1/2024.*

REGULAR MEMBER RATE: (after 4/1/2024): \$1,895

NON-MEMBER RATE: \$2,975 (Prepayment is required for all non-members.)

All rates are for ONE attendee. Daily substitutions are not permitted.

Name _____

Bank _____

Address _____ City, State & Zip _____

Phone _____ Email _____

PAYMENT METHOD

TOTAL FEES DUE : \$ _____

- ☐ I have enclosed a check for my registration fees.
☐ Please invoice me for my registration fees.
☐ Please charge a total of \$ _____ to the following credit card:
☐ Visa ☐ MasterCard ☐ Discover ☐ Amex

Credit Card No. _____ Exp. _____

Signature _____

Accommodations

To book your stay at the Valley Hotel please visit

<https://bit.ly/49k7EwF> and use

GROUP CODE: 93Q

Room rate: \$269

Room block expires April 10.

*If you wish to arrive earlier than May 13th or depart later than May 16th, you will need to **contact Lynette Roberts directly (205) 354-0174** to ensure you receive the room rate.*

To register, you may email this form to ebailey@alabama.bank. Or, you may mail this form and appropriate fees to:

ABA, 445 Dexter Avenue, STE 10025, Montgomery, AL 36104.

For more information, contact Elizabeth Bailey, vice president of professional development, at (251) 510-3593
or email ebailey@alabama.bank.

For information on important policies please visit our website at <https://www.alabama.bank/policies>.



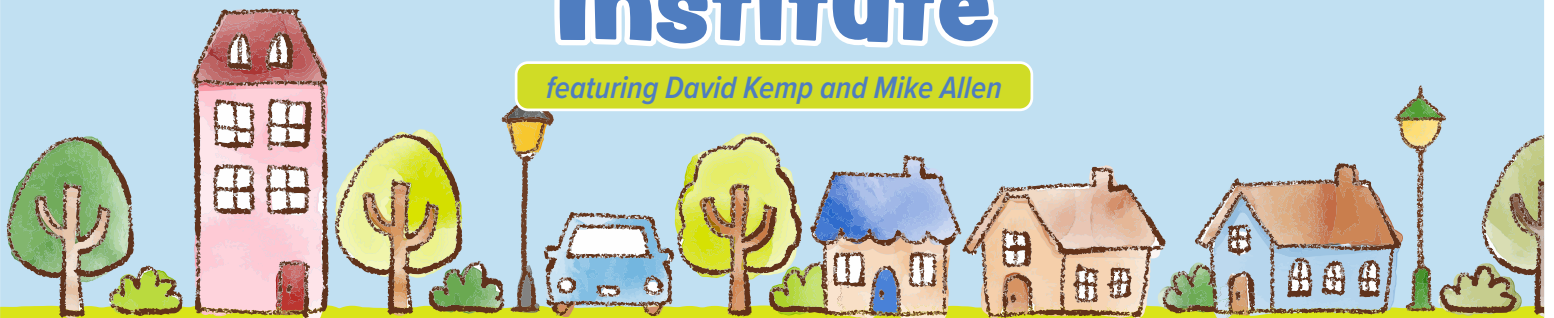
ALABAMA BANKERS ASSOCIATION

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Montgomery, AL 36104



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