



The Lending Institute

featuring David Kemp and Mike Allen



MAY 13-16, 2024

Valley Hotel • Homewood, Alabama
2727 18th Street South

Are you ready to dive into the core principles that drive successful lending practices? Our Lending Institute offers a practical and insightful curriculum designed to equip both new and veteran bankers with the skills and knowledge necessary to excel in commercial, consumer, and real estate lending.

Registration Gift Included!

SESSION INFORMATION

Culture and Lending Philosophy: Shaping Success

Understand how the culture and lending philosophy of your institution impact every aspect of your operations. Learn how these foundational elements influence your staff, customers, and shareholders, setting the stage for long-term success.

Ratio Analysis: Decoding Financial Metrics

Explore the significance of key underwriting ratios and learn how to compute and interpret them effectively. Discover which ratios are most critical in your underwriting processes and why they matter for making informed lending decisions.

Crafting Effective Credit Memos

Master the art of clear and concise communication with well-written credit memos. Gain insights into what should be included in a credit memo and how to tailor your message for different audiences, ensuring clarity and impact.

Effective Construction Lending Practice: Building Strong Foundations

Get practical guidance on ensuring the success of your commercial and residential construction projects. Learn about sound budget analysis, pre-funding considerations, inspections, and funding procedures to minimize risks and maximize returns.

Commercial Real Estate Lending: Underwriting Essentials

Gain a solid understanding of underwriting commercial real estate properties. Explore different types of CRE and learn how to apply dynamic stress testing to meet regulatory expectations and mitigate risks effectively.

Risk Ratings and Effective Loan Review

Learn how to develop an effective risk grading system and implement a robust loan review program. Discover techniques for identifying and managing risks proactively to safeguard your institution's financial health.

Cash Flow Analysis: Understanding Borrowing Needs

Gain practical insights into analyzing cash flow and determining companies' borrowing capacity. Understand the global debt service landscape and explore the factors driving businesses to borrow money.

Troubled Asset Resolution: Navigating Challenges

Prepare for managing distressed assets with strategies for early detection and effective resolution. Learn how to conduct proper impairment analysis and navigate through potential bankruptcy situations.

Loan Documentation: Ensuring Precision

Avoid common pitfalls in loan documentation and learn how to secure critical documents effectively. Gain insights into protecting your institution from losses by addressing key documentation issues.

This event features a field trip to a working job site where attendees will be able to put learning into action!



Don't miss this opportunity to enhance your lending skills and advance your banking career. Enroll in our Lending Institute today and take your expertise to the next level!

THE FOLLOWING BANKERS ARE ENCOURAGED TO ATTEND:

Branch managers, consumer lenders, commercial lenders, real estate lenders, loan review officers, management trainees, special asset officers, and 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 4/10/2024 and save \$200!

**To qualify for early bird rate all fees must be paid by 4/10/2024.*

REGULAR MEMBER RATE: (after 4/10/2024): \$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>.



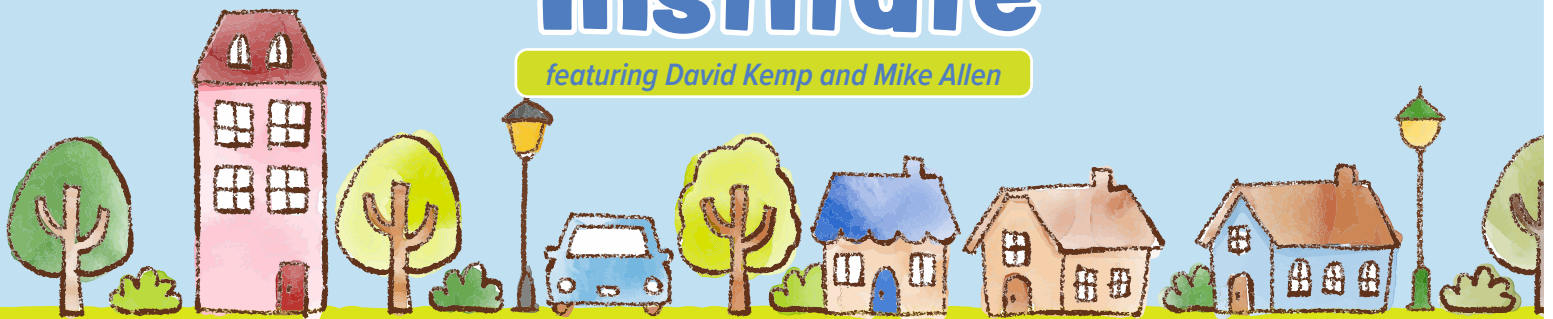
ALABAMA BANKERS ASSOCIATION

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