



# The Southeastern School of Advanced Commercial Lending<sup>SM</sup>



The Tennessee Bankers Association wrapped up the 2008 session of *The Southeastern School of Advanced Commercial Lending<sup>SM</sup>* (TSSACL) in February with 42 graduates. This year's school was held February 18-20 at the Loews Vanderbilt Hotel in Nashville.

TBA conducts the annual TSSACL in cooperation with the bankers associations of Alabama, Georgia, Louisiana, and Mississippi. The 2008 graduates included three from Alabama, five from Georgia, and two from Mississippi, along with 32 from Tennessee.

Established in 1994, the TSSACL is an intensive school focusing on advanced cash flow analysis, advanced loan structure, comprehensive risk management, portfolio management—including real estate, pricing for profitability, and

building a competitive and profitable small business lending function.

The school's curriculum is applicable to both community and holding company bankers. The instruction emphasizes timely issues and information of critical importance for today's commercial lenders, especially in the area of commercial real estate lending. Performance is based solely on class participation and attendance, with no examinations.

Due to the intensity of the school, admission is restricted to those with a minimum of three years of commercial lending experience or graduates of *The Southeastern School of Commercial Lending<sup>SM</sup>* or other comparable lending schools. Students typically are commercial lenders, relationship managers, portfolio managers, senior credit managers, and others responsible for portfolio

and risk management within the bank.

"*The Southeastern School of Advanced Commercial Lending* features a curriculum designed by a highly respected group of bankers and professional educators and presented by experienced industry practitioners," said Donna Stone, 2007-2008 chairman of the TSSACL board of trustees. Stone is president and CEO of First Community Bank of Bedford County in Shelbyville.

## Curriculum & Instructors

The school's instructors employ lectures, classroom exercises, and case studies to deliver the course material. John R. Barrickman and Michael Hendren share teaching duties for the TSSACL.

Barrickman is president of New Horizons Financial Group, Atlanta, GA,



**John R. Barrickman**



**Michael Hendren**

and Michael Hendren is senior vice president of Pinnacle Financial Partners, with responsibility for commercial real

estate lending and portfolio management in the middle Tennessee region. On the first day of the school, Barrickman focused on *Cash Flow Analysis and Loan Structure* and *Nine Steps to Better Loan Pricing*. On day two, students spent the entire day learning *Commercial Real Estate Lending* under Hendren. Barrickman took over duties again on the final day, which was devoted to *New Approaches to Problem*

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*Loan Management and New Developments in Credit Risk Management.*

**Join the Class for 2009**

The 2009 session of *The Southeastern School of Advanced Commercial Lending<sup>SM</sup>* will be held February 16–18. Brochures containing complete information and application materials should be available in December of this year.

If you would like additional information about TSSACL, visit our website, [www.TNBankers.org](http://www.TNBankers.org), or contact Susan Taylor, CMP, in the TBA education department by calling 615-244-4871 or 800-964-5525 or via E-mail to [srtaylor@TNBankers.org](mailto:srtaylor@TNBankers.org).

A list of the 2008 graduates follows.

**The Southeastern School of Advanced Commercial Lending  
2008 Graduates**

Blairsville, GA.....	Bank of Hiwassee .....	Sarah E. Schuh
Brentwood, TN.....	Reliant Bank .....	Michael D. Williams
Cartersville, GA.....	Bartow County Bank .....	Jason Bastow
Clarksville, TN.....	Cumberland Bank & Trust .....	Glen Rainey
Cleveland, TN.....	First National Bank .....	Matt Jenne
Cleveland, TN.....	Southern Heritage Bank .....	Gayle Ellis
Cookeville, TN.....	First National Bank of Tennessee .....	Cheryl Ehlert
Cordova, TN.....	First Alliance Bank .....	Paul Comfort
Cordova, TN.....	First Alliance Bank .....	Shangela Price
Cross Plains, TN.....	The Farmers Bank .....	Faye Stubblefield
Decherd, TN.....	American City Bank of Tullahoma .....	Travis Crossland
Demopolis, AL.....	Robertson Banking Company .....	William R. Dunn
Demopolis, AL.....	Robertson Banking Company .....	Joseph A. Heurion, Jr.
Frankewing, TN.....	Bank of Frankewing .....	David Barnes
Frankewing, TN.....	Bank of Frankewing .....	Harlie Shrader
Harrogate, TN.....	Commercial Bank .....	Adam Robertson
Johnson City, TN.....	Bank of Tennessee .....	Jim Pack
Johnson City, TN.....	Mountain Commerce Bank .....	Kevin W. Horne
Kingsport, TN.....	New Peoples Bank .....	Bob Ervin
Knoxville, TN.....	First Tennessee Bank National Association .....	Ronald Cornell
Knoxville, TN.....	Mountain Commerce Bank .....	Paige H. Christenberry
Knoxville, TN.....	Mountain Commerce Bank .....	Tom C. Jensen
Lagrange, GA.....	Community Bank & Trust .....	Joseph C. Little
Lebanon, TN.....	CedarStone Bank .....	Alan Ricketts
Lebanon, TN.....	Wilson Bank & Trust .....	Scott Jasper
Memphis, TN.....	First Tennessee Bank National Association .....	Sean Norris
Meridian, MS.....	The Commercial Bank .....	Dexter Thornton
Murfreesboro, TN.....	FirstBank .....	Jay Chavez
Nashville, TN.....	Nashville Bank and Trust Company .....	Bryant Tirrill
Parsons, TN.....	Farmers Bank .....	Jason Leonard
Philadelphia, MS.....	The Commercial Bank .....	Scott Hines
Russellville, AL.....	Community Spirit Bank .....	Alan Rhudy
Shelbyville, TN.....	First Community Bank of Bedford County .....	Philip Calahan
Springfield, TN.....	Commerce Union Bank .....	Susan McClard
Springfield, TN.....	The Farmers Bank .....	Ann Schneider
Tullahoma, TN.....	American City Bank of Tullahoma .....	Greg Douglas
Tullahoma, TN.....	The Bank of Tullahoma .....	Gerald Player
Tullahoma, TN.....	The Traders National Bank of Tullahoma .....	David Johnson
Watkinsville, GA.....	North Georgia Bank .....	Matt Justus
Watkinsville, GA.....	North Georgia Bank .....	Kenneth Mann
Waverly, TN.....	First Federal Bank .....	Marcus L. Vine
Westmoreland, TN.....	The Farmers Bank .....	Ethel Lackey

**Total: 42**

# 2008 TSSACL Student Profile

## General Profile Data

Tennessee .....	32
Alabama.....	3
Georgia .....	5
Mississippi .....	2

Female.....	9
Male.....	33

## Education (Highest Level Achieved)

High School .....	0
Some College.....	6
Associate Degree .....	3
Bachelor Degree .....	30
Graduate Degree .....	3

## Year's of Bank Experience

Less than 1 year .....	0
1 – 5 years.....	8
6 – 10 years.....	8
11 – 20 years.....	20
20+ years.....	6

## Lending Experience

Less than 1 year .....	1
1 – 5 years.....	17
6 – 10 years.....	17
11 – 20 years.....	7
20+ years.....	0

## Size of Bank (Assets)

Under 50 million .....	2
51 – 100 million.....	2
101 – 500 million.....	30
501 million – 1 billion.....	4
Over 1 billion.....	4

## Size of Bank's Loan Portfolio

Under 1 million .....	0
1 – 5 million.....	0
6 – 10 million.....	0
11 – 50 million.....	3
51 – 100 million.....	9
Over 100 million.....	30