



The Southeastern School of Advanced Commercial LendingSM



The Tennessee Bankers Association conducted the 2009 session of *The Southeastern School of Advanced Commercial LendingSM*, February 16–18 at the Loews Vanderbilt Hotel in Nashville. This marked the 15th year for the school, held in cooperation with the bankers associations of Alabama, Georgia, Louisiana, and Mississippi.

The 2009 TSSACL graduating class included 28 banker/students from Tennessee and one each from Florida, Kentucky, and Louisiana.

Established in 1994, the TSSACL is an intensive school focusing on advanced cash flow analysis, advanced loan structure, pricing for profitability, commercial real estate lending, and new approaches to managing problem loans and portfolio credit risk.

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. 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*

LendingSM or other comparable lending schools. Students typically are commercial lenders, relationship managers, portfolio managers, senior credit managers, and others responsible for profitably growing the bank's loan portfolio and better managing portfolio credit risk.

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.

Curriculum & Instructors

The school's instructors employ lectures, classroom exercises, and case studies to deliver the course material in an effective manner that can be put to *continued on the next page*

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The Southeastern School of Advanced Commercial LendingSM continued



Instructor John Barrickman

use immediately upon returning to the institution. John R. Barrickman and Michael Hendren share teaching duties for the TSSACL.

Barrickman is president of New Ho-

rizons Financial Group, Atlanta, GA. His classes include *Cash Flow Analysis and Loan Structure*; *Nine Steps to Better Loan Pricing*; *New Approaches to Problem Loan Management*; and *New Developments in Credit Risk Management*.

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. He teaches *Commercial Real Estate Lending*.

Make Plans to Attend the 2010 Session

The 2010 session of *The Southeastern School of Advanced Commercial LendingSM* will be held February 22–24. 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, 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.

A list of the 2009 graduates follows. ■

2009 TSSACL Student Profile

General Profile Data

Tennessee	28
Florida.....	1
Kentucky.....	1
Louisiana	1
Female.....	7
Male.....	24

Education (Highest Level Achieved)

High School	0
Some College	0
Associate Degree	0
Bachelor Degree.....	24
Graduate Degree.....	7

Year's of Bank Experience

Less than 1 year.....	0
1 – 5 years.....	24
6 – 10 years.....	6
11 – 20 years.....	1
20+ years.....	0

Lending Experience

Less than 1 year.....	2
1 – 5 years.....	26
6 – 10 years.....	3
11 – 20 years.....	0
20+ years.....	0

Size of Bank (Assets)

Under 50 million.....	1
51 – 100 million	1
101 – 500 million	9
501 million – 1 billion	3
Over 1 billion.....	17

Size of Bank's Loan Portfolio

Under 1 million.....	0
1 – 5 million	0
6 – 10 million	0
11 – 50 million.....	0
51 – 100 million	2
Over 100 million.....	29

The Southeastern School of Advanced Commercial Lending 2009 Graduates

Joseph Fackler	South Central Bank.....	Bowling Green, KY
Aaron Brooks.....	First Tennessee Bank National Association	Bristol, TN
Clay Hopcroft.....	First Tennessee Bank National Association	Chattanooga, TN
Tammy Waddle.....	First Tennessee Bank National Association	Collierville, TN
Greg Grisson	Merchants & Southern Bank.....	Gainesville, FL
Tommy Decker.....	Volunteer State Bank.....	Hendersonville, TN
Paul Warren.....	Volunteer State Bank.....	Hendersonville, TN
Patricia Doman.....	First Tennessee Bank National Association	Johnson City, TN
Michael Reed.....	First Tennessee Bank National Association	Knoxville, TN
George Cline	Jeff Davis Bank & Trust Company	Lake Charles, LA
Carter Gibson	First Alliance Bank	Memphis, TN
Richard Harris.....	First Tennessee Bank National Association	Memphis, TN
Michael Montgomery	First Tennessee Bank National Association	Memphis, TN
Cipriano Onia.....	First Tennessee Bank National Association	Memphis, TN
Azra Daniel.....	First Tennessee Bank National Association	Memphis, TN
Samuel King.....	First Tennessee Bank National Association	Memphis, TN
Frank Pitt.....	First Tennessee Bank National Association	Memphis, TN
Devin Buford.....	First Tennessee Bank National Association	Memphis, TN
Robert Naber	First Tennessee Bank National Association	Memphis, TN
Daniel Warlick.....	First Tennessee Bank National Association	Memphis, TN
Jay Kemper	First Tennessee Bank National Association	Memphis, TN
James Cook.....	Independent Bank.....	Memphis, TN
Richard Crawford.....	First Alliance Bank	Memphis, TN
John Sloan.....	CedarStone Bank	Mount Juliet, TN
Karen Sherman	First Tennessee Bank National Association	Murfreesboro, TN
Martin Akin.....	First Tennessee Bank National Association	Nashville, TN
Joann Schumann.....	Tennessee Department of Financial Institutions	Nashville, TN
Alba Cummings	Reliant Bank	Nashville, TN
Dustin Brann.....	Commerce Union Bank.....	Springfield, TN
Nancy Panter.....	Traders National Bank	Tullahoma, TN
Howard Kirksey	The Bank of Tullahoma.....	Tullahoma, TN