



# THE SOUTHEASTERN SCHOOL

## of ADVANCED COMMERCIAL LENDING<sup>SM</sup>

ESTABLISHED IN 1994

Developing  
Tomorrow's  
Lenders  
Today

**February 21-23, 2011**

*Loews Vanderbilt Hotel, Nashville, TN*

**Sponsored by:**



**In cooperation with:**



GEORGIA BANKERS ASSOCIATION





THE  
**SOUTHEASTERN**  
**SCHOOL**  
*of*  
**ADVANCED**  
**COMMERCIAL**  
**LENDING<sup>SM</sup>**  
 ESTABLISHED IN 1994



**E**stablished in 1994, *The Southeastern School of Advanced Commercial Lending<sup>SM</sup>* has an ideal curriculum that meets the needs of today's commercial lender. It is an intensive program 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 program, with housing optional, provides instruction applicable to both community and holding company bankers. This school's curriculum will benefit commercial lenders, relationship managers, portfolio managers, senior credit managers, and others who currently are responsible for or are interested in profitably growing the bank's loan portfolio and better managing portfolio credit risk.

The informal atmosphere surrounding the school lends itself to an effective learning environment and facilitates networking between bankers, another major benefit of the TSSACL. Business casual attire is the norm.

*The Southeastern School of Advanced Commercial Lending<sup>SM</sup>* is a part of the highly respected group of Southeastern Schools sponsored by the Tennessee Bankers Association in conjunction with the Alabama, Georgia, Louisiana, and Mississippi bankers associations. The program's many graduates are a testament to the real-world benefits gained by attending and then using the information presented. Invest in your bank's future by enrolling in this year's session.

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## BOARD OF TRUSTEES



James  
Rushing

**Chairman: James R. Rushing**, Senior Vice President, First Tennessee Bank National Association, Knoxville

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**Thomas E. Bates, Jr.**, President & Chief Operating Officer, Legends Bank, Clarksville

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**Daryle Keck**, President/CEO, First Peoples Bank of Tennessee, Jefferson City

**Dale McGriff**, Executive Vice President, South Georgia Banking Company, Tifton, GA

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## FACULTY



**John R. Barrickman**, president, New Horizons Financial Group, Atlanta, GA, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and over 40 years of banking experience. He is the author of the commercial loan curriculum and is also the lead instructor in *The Southeastern School of Commercial Lending*<sup>SM</sup>. Barrickman is an instructor for a number of

banks and professional organizations and serves on the faculty of three of the six graduate schools of banking around the country.



**Michael Hendren** is the real estate senior credit officer at Pinnacle National Bank in Nashville, TN, where he is responsible for credit approval and portfolio management of residential and commercial real estate lending. His 27 years of banking experience includes commercial lending, commercial real estate lending and, once upon a time, loan rehabilitation and work-out. Accordingly, his instruction is from the

perspective of a lender with heavy emphasis on anecdotal experience. Hendren is also a faculty member for Risk Management Association; The Graduate School of Banking in Madison, WI; The Pacific Coast Banking School; and has conducted real estate lending seminars for state banking associations in Louisiana, Illinois, Michigan, Ohio, and New Jersey.

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## of ADVANCED COMMERCIAL LENDING<sup>SM</sup> ESTABLISHED IN 1994

**February 21-23, 2011**  
*Loews Vanderbilt Hotel, Nashville, TN*

### ADMISSION / PREREQUISITES

Due to the intensity of the school, admission is restricted to those who have a minimum of three years of commercial lending experience or are graduates of *The Southeastern School of Commercial Lending<sup>SM</sup>* or other comparable lending school and currently are responsible for, or interested in assuming responsibility for, portfolio and risk management.

Student performance is based solely on class attendance and participation, with no examinations.

This institution does not discriminate with regard to race, religion, gender, or age.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

### For more information contact:



Susan R. Taylor, CMP - [srtaylor@TNBankers.org](mailto:srtaylor@TNBankers.org)  
Vice President, Director of Professional Development  
Tennessee Bankers Association  
211 Athens Way, Ste 100  
Nashville, TN 37228-1381  
615/244-4871 • 800/964-5525 or Fax 615/324-1990  
[www.TNBankers.org](http://www.TNBankers.org)

## SCHEDULE

**DAY ONE • Monday • 8:30 am – 5:00 pm**

### Cash Flow Analysis and Loan Structure

- Approaches to Cash Flow
- Priorities
- Global Cash Flow
- Six Determinants of Loan Structure
- Common Loan Structure Questions
- Common Loan Structuring Mistakes
- Case Studies

### Competing in the New Legislative and Regulatory Environment

- Life after Dodd-Frank
- Challenges to profitability
- Creating a compelling value proposition
- Positioning the lender as a trusted advisor
- Pricing for risk

**DAY TWO • Tuesday • 8:00 am – 5:00 pm**

### Commercial Real Estate Lending

- A Broader Definition of Market Risk
- Property Economics
- Underwriting
- Appraisals
- Construction Lending
- Lessons Learned

**DAY THREE • Wednesday • 8:00 am – 3:00 pm**

### New Approaches to Problem Loan Management

- Identifying Potential Problem Industries and Borrowers
- Identifying Potential Problem Borrowers
  - The Challenge of the Living Dead
- Alternative Resolution Strategies
- Standard Approach to Assess Alternatives
- Managing a Bankruptcy
- Case Studies

### New Developments in Credit Risk Management

- Lessons Learned in the Past 18 Months
- New Tools for Credit Risk Management
- Portfolio Grooming
- Predicting Portfolio Volatility

## CURRICULUM

The school features a professionally designed curriculum, developed by a highly respected group of bankers and professional educators and presented by experienced industry practitioners. Lectures, classroom exercises, and case studies combine to deliver the course material in an effective manner that can be put to use immediately upon returning to your institution.

## TUITION

Tuition includes instruction, classroom materials, morning and afternoon refreshments, and student reception on Monday night. Cost of housing and meals is **not** included in tuition. The TBA offers a discounted tuition for early applicants. **To qualify for the discount, TBA must**

**receive these applications by the close of business on January 21, 2011.** After January 21, standard tuition applies.

TBA Members / Associate Members		Nonmembers
Discounted Tuition	\$970	\$1,120
Discounted Tuition Deadline Is January 21, 2011		
Standard Tuition	\$1,120	\$1,270
<b>Housing and meals are not included in the tuition</b>		

Payment-in-full is required with application. **Discounted tuition deadline is January 21, 2011. Any applicant withdrawing after January 21, 2011, but before February 7, 2011, will be refunded all fees except a \$150 cancellation fee. There is no refund, with the exception of extenuating circumstances, if a registrant withdraws after February 7, 2011, or fails to attend the school. Refund requests must be submitted in writing to the TBA.**

## CONTINUING EDUCATION CREDIT



Graduates qualify for 21 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. Method of delivery – group live. Program level - advanced. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417. Web site: [www.nasba.org](http://www.nasba.org)



Graduates may qualify for 24 hours of Certified Lender Business Banker (CLBB) credit from the Institute of Certified Bankers (ICB). Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

## Registration Information

THE  
SOUTHEASTERN  
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ADVANCED  
COMMERCIAL  
LENDING<sup>SM</sup>

ESTABLISHED IN 1994

**February 21-23, 2011**

*Loews Vanderbilt Hotel Nashville, TN*

- **Discounted Tuition Deadline:  
January 21, 2011**
- Application form requires two signatures
- Application must be filled in completely in order to be processed
- Housing & meals not included in tuition
- Payment-in-full due with application

**Mail application and payment to:**

Tennessee Bankers Association

Attn: Monique Jenkins

211 Athens Way, Ste 100

Nashville, TN 37228-1381

615/244-4871 • 800/964-5525 • Fax 615/324-1990

[www.TNBankers.org](http://www.TNBankers.org)

# Application for Admission THE SOUTHEASTERN SCHOOL OF ADVANCED COMMERCIAL LENDING<sup>SM</sup>

February 21-23, 2011 • Loews Vanderbilt Hotel, Nashville, TN

## Applicant Information

(For tracking grades)

Name \_\_\_\_\_ Nickname \_\_\_\_\_ SS# \_\_\_\_\_

Title \_\_\_\_\_ E-mail \_\_\_\_\_ Date of Birth \_\_\_\_\_

Bank Name \_\_\_\_\_ Bank Phone \_\_\_\_\_

Bank Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## Housing - Tuition does not cover housing. If you would like to stay at the Loews Vanderbilt Hotel, TBA must reserve your accommodations.

Do you wish the TBA to reserve a room for you at the Loews Vanderbilt Hotel?  Yes  No  
If yes, please indicate which nights you will stay:

- Sunday, Feb 20  Monday, Feb 21  Tuesday, Feb 22  
 Double .....\$110 per night/person  Single / No roommate ..... \$165 per night

Background information is helpful when assigning housing

- Smoker  Nonsmoker /  Male  Female

Roommate preference: \_\_\_\_\_ (Roommate requests are accommodated when possible)

## Education

Name of School	Year Graduated	Degree Received (if any)	Major
High School/Prep _____			
College _____			
Graduate School/Banking School _____			
Other Relevant Training _____			

**This Application Requires Two Signatures -** I have read the admission requirements and desire to enroll in the school. In applying for admission, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects to the standards established by the school. I agree to the code of ethics set forth by the school. I authorize the school to release my completion status to the management of my institution upon written request from my CEO or nominating officer.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

The bank has approved submission of this application. **The signature of the president, department head, personnel officer, or other executive authorized by the bank is required for the application to be complete.**

Nominating Officer's Signature \_\_\_\_\_ Date \_\_\_\_\_

Nominating Officer's Name \_\_\_\_\_ Title \_\_\_\_\_  
*Please type or print.*

*This institution does not discriminate with regard to race, religion, gender, or age.*

Tuition	\$ _____
Housing (If applicable)	\$ _____
<b>Total Due</b>	<b>\$ _____</b>

## Payment-in-full is due with application

Please charge registration fee to:  VISA  MasterCard  Check Ck# \_\_\_\_\_

Card # \_\_\_\_\_ Exp Date \_\_\_\_\_

Name as it appears on card (please print) \_\_\_\_\_

Card billing address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Signature \_\_\_\_\_

## Tuition

TBA Members / Associate Members	Nonmembers	
Discounted Tuition	\$970	\$1,120
<b>Discounted Tuition Deadline: January 21, 2011</b>		
Standard Tuition	\$1,120	\$1,270

Payment-in-full is required with this application. Cost of housing and meals is not included in tuition. TBA cannot accept applications after February 7, 2011.

Any applicant withdrawing after January 21, 2011, but before February 7, 2011, will be refunded all fees except a \$150 cancellation fee. There is no refund, with the exception of extenuating circumstances, if a registrant withdraws after February 7, 2011, or fails to attend the school. Refund requests must be submitted in writing to the TBA.

## Professional Information

### Education Background (Check Highest Level Achieved)

- 1  High School  
 2  Some College  
 3  Associate Degree  
 4  Bachelor's Degree  
 5  Graduate Degree

### Size of Bank (Assets) (Check One Box Only)

- 1  Under \$50 million  
 2  \$50-\$100 million  
 3  \$101-\$500 million  
 4  \$501 million to \$1 billion  
 5  Over \$1 billion  
 6  Other

### Total Years of Banking Experience (Check One Box Only)

- 1  Less than 1 year\*  
 2  1-5 years\*  
 3  6-10 years  
 4  11-20 years  
 5  Over 20 years

### Size of Bank's Loan Portfolio (Check One Box Only)

- 1  Under \$1 million  
 2  \$1-\$5 million  
 3  \$6-\$10 million  
 4  \$11-\$50 million  
 5  \$51-\$100 million  
 6  Over \$100 million

### Total Years of Commercial Lending Experience (Check One Box Only)

- 1  Less than 1 year\*  
 2  1-5 years\*  
 3  6-10 years  
 4  11-20 years  
 5  Over 20 years

\*Any bank experience and/or commercial lending experience less than 3 years requires written documentation from the CEO or the nominating officer supporting the request to waive this prerequisite.

 **Register online at**  
[www.TNBankers.org](http://www.TNBankers.org)

### FOR OFFICE USE ONLY

Date Received \_\_\_\_\_ Ck No \_\_\_\_\_  
 Acknowledged \_\_\_\_\_ Accepted \_\_\_\_\_

## Mail application and payment to:

Tennessee Bankers Association  
 Attn: Monique Jenkins  
 211 Athens Way, Ste 100  
 Nashville, TN 37228-1381  
 615/244-4871 • 800/964-5525 • Fax 615/324-1990 • [www.TNBankers.org](http://www.TNBankers.org)

Visit [www.TNBankers.org/education/schools.htm](http://www.TNBankers.org/education/schools.htm) for a link to the list of 2010 graduates



## Brush up on your banking skills...

The following programs are an excellent way to upgrade your skills and help prepare you to attend the Southeastern School that best meets your educational needs.

**Essentials of Commercial Lending**  
February 24 & 25, 2011, Nashville

**Introduction to Banking**  
April 8, 2011, Nashville

**Training the Credit Analyst**  
August 23 & 24, 2011, Nashville

**Basic Consumer Underwriting**  
August 25 & 26, 2011, Nashville



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## Upcoming Southeastern Schools

Conducted by  
the Tennessee Bankers Association

Week-long schools are held at Owen Graduate School of Management, Vanderbilt University, Nashville, TN

**The Southeastern School of Consumer Credit<sup>SM</sup>**

March 6-11, 2011 - Brochure available  
December, 2010

**The Southeastern School of Commercial Lending<sup>SM</sup>**

May 15-20, 2011 - Brochure available  
February, 2011

**The Southeastern School of Banking<sup>SM</sup>**

Concurrent 1st- and 2nd-year sessions  
July 17-22, 2011 - Brochure available  
March, 2011

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

Tentative: February 20-22, 2012  
Brochure available December, 2011

Please detach this form, fill in your name and address and indicate the program(s) you would like information about.

Name: \_\_\_\_\_ E-mail: \_\_\_\_\_

Company: \_\_\_\_\_ Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

I prefer E-mail copy of brochure instead of print copy.

Essentials of Commercial Lending

Introduction to Banking

Training the Credit Analyst

Basic Consumer Underwriting

The Southeastern School of Consumer Credit<sup>SM</sup>

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

The Southeastern School of Banking<sup>SM</sup>

The Southeastern School of Advanced Commercial Lending<sup>SM</sup> (2012)

MAIL TO:

Monique Jenkins, Education Department  
Tennessee Bankers Association  
211 Athens Way, Ste 100  
Nashville, TN 37228-1381