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RMA and its Arizona Chapter present...

## Structuring Commercial Loans I

*How to create lending structures that work*

**May 11, 2012**  
Phoenix, AZ

### Registration Fee

Associate members: \$425  
Nonassociates from member institutions/professional members: \$460  
Nonmembers: \$695

NASBA: 8 CPE Hours

### Who will benefit?

*Structuring Commercial Loans I* is designed for credit and lending professionals who want to strengthen their knowledge of the fundamentals of lending.

### You will:

- Apply the concept of capital structure to ensure the best position for the lenders relative to other creditors.
- Recognize the role that loan covenants play in effectively mitigating risk in any transaction.
- Analyze and structure seasonal loans.
- Analyze and structure permanent working capital loans.
- Structure term loans.

### Course Overview

The objective of *Structuring Commercial Loans I* is to improve the probability that the financial institution will be repaid by providing participants with an understanding of the fundamental principles behind structuring seasonal, working capital, and term debt. Participants will learn to create lending structures that work!

Successful loan structuring centers on four key areas:

- The bank's goals
- The customer's goals
- Sources of repayment
- Loan elements: facility type, term, security, and third-party support

# Structuring Commercial Loans I

May 11, 2012 | Phoenix, AZ



Event # 300815E

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## Promotional Code: CHP

Please use this marketing code when prompted during checkout when registering online, or mention it when registering by phone.

**Not an individual Associate member?** If your institution is a member, and you're not an individual Associate member, you're missing out on many benefits of membership! Become an Associate member today for just \$65/year and start paying less for most of RMA's courses and events.

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First Name \_\_\_\_\_ M.I. \_\_\_\_\_ Last Name \_\_\_\_\_

Nickname (for badge) \_\_\_\_\_

Title \_\_\_\_\_

Institution \_\_\_\_\_

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**Attention Canadian registrants:** Please be advised that remittance of GST tax is your responsibility. RMA is not required by law to register and collect GST taxes in Canada.

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Our goal is to become your most convenient source for risk-related information services and products that are most relevant to you. If you do not wish to receive such information, please check the appropriate box(es):  Not via email  Not via fax. You may also call 800-677-7621, send an email to registrar@rmahq.org, or visit www.rmahq.org. Please note: RMA does NOT share with third parties any personally identifiable information you may provide us.

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## Cancellation Policy

Full refunds will be available on all cancellations mailed or faxed to the registrar up to 15 working days prior to the start of the event. Registrations cancelled 6–14 working days prior to the event are subject to a service fee equal to 50% of the registration fee. Registrants who cancel reservations 5 or fewer working days prior to the event will forfeit the entire fee. Registrants failing to attend the event—no-shows—will not be eligible for refunds.

**Attention Non-U.S. Customers:** If you cancel your registration with RMA and are due a refund, any foreign exchange differential between your initial payment and the refund is your responsibility.

## Five ways to register

1. By Web: Visit RMA's website at [www.rmahq.org](http://www.rmahq.org) and register online.
2. By Phone: Call 800-677-7621 and charge your registration to your credit card.
3. By Fax: Fax your registration with your credit card number and signature to RMA at 215-446-4100. Please call RMA 24 hours after faxing to confirm registration.
4. By Email: Email RMA at [registrar@rmahq.org](mailto:registrar@rmahq.org).
5. By Mail: Fill out this form and send it with your check or credit card information to RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140.

**This section must be filled out in order to properly process your registration.**

**Which best describes your job function? Please check all that apply.**

- Auditor
- CEO/President
- COO/CFO/Managing Director
- Credit Administration/Department
- Credit Policy Officer
- Government Agency
- Human Resources/Training Director
- Insurance
- Loan Review/Administration
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Senior Line Manager
- Student
- Underwriter/Analyst
- University/Librarian

**Which best describes your area of specialty? Please check all that apply.**

- Agricultural Lending
- Audit
- Commercial Banking
- Consumer/Retail Banking
- Corporate Office
- Credit Department
- Credit Risk
- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- Health Care
- International/Global Banking
- Investment Banking
- IT
- Legal
- Life/Health Insurance
- Market Risk
- Nonbank/Nonfinancial Institution
- Nonprofit/University
- Operational Risk
- Operations
- P&C Insurance
- Private Banking/Wealth Management
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed-Income Trading



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