



AND



PROUDLY PRESENT:

LENDING: CREDIT ANALYSIS OF COMMERCIAL LOANS

FACILITATED BY MARK TYRPIN

TUESDAY, MAY 18, 2010 ~ 8:30 a.m. to 3:30 p.m.
Stern Training Center, 1009 Grant Street, Denver, CO

THIS 6-HOUR SEMINAR IS BEING OFFERED TO ADDRESS THE NEEDS OF BEGINNING CREDIT ANALYSTS AND LENDERS BY REINFORCING THEIR SKILLS IN ALL ASPECTS OF CREDIT ANALYSIS.

Attend this training and you will experience "real life" case studies/loan requests--examining all aspects of credit analysis. This is **NOT** a traditional credit analysis class that solely examines financial statements. Join Mark Tyrpin, a Senior Lender at a large regional mid-western bank with 20 year experience as a commercial real estate lender/commercial lender, for a day of living real loan requests!

You will have the opportunity to discuss loan scenarios, formulate answers and elevate your knowledge to the next level! You'll also get a chance to "attend loan committee" reviewing requests.

This unique seminar will cover not only basic financial statement analysis -- but will also help you to understand your commercial customer from their loan request through the products they sell. A number of steps to determine this include:

- ◆ The Business Environment - SWOT Analysis & Business Life Cycle
- ◆ The Economic Environment
- ◆ The Management Environment

From there you will analyze the loan request and develop a rational loan structure. As a result you will be **EMPOWERED TO ASSESS RISK AND ASSESS AN OPINION ON THE REQUEST.**

The skills and tools you receive in this training can be immediately applied upon returning to your financial institution. You will gain a better insight into the economy, the commercial loan environment, the business loan request, cash flow analysis, loan structure while touching briefly on collateral.

A basic introduction into Financial Statement Analysis will also be covered.

At the conclusion of the seminar you will understand the factors that impact ability to repay debt obligations and how to document the findings in a written credit memo.

WHO SHOULD ATTEND?

This program is designed for new credit analysts, credit analysts that need a refresher, new commercial lenders and those with less than 2 years experience. It will also benefit residential and consumer lenders that desire to increase their knowledge; branch managers and assistant branch managers that would like to learn basic lending skills; loan review staff; loan compliance officers; and loan processors and loan support staff that desire to increase their knowledge base.

MARK TYRPIN is a Senior Vice-President for a larger regional bank in Quincy, Illinois. His unique style of "Banker Teaching Bankers" emphasizes current banking examples and scenarios to supplement the classroom approach to learning. Reality and textbook applications are presented. Tyrpin has over 20 years experience including commercial lending, commercial real estate lending, loan rehabilitation and work out, as well as management. Prior to that, he was an investment banker specializing in municipal finance and trading. Tyrpin is also an executive officer and board member of one of the largest not for profit family foundations in the State of Illinois.

\$250.00* Member Early / \$275.00* Member Regular

REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR), RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!

REGISTRATION FORM (Course #CR6621-A1-CBA)

FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Name _____ Title _____ E-Mail _____

Company _____

Street Address _____

Phone _____ Fax _____

*Authorization for Billing _____

Tuition Payment Option: *Bill Organization Check (payable to CFTWS) Visa M/C

Card No. _____ Exp. Date _____

Cardholder's Name _____ Signature _____

***REGISTRATION GUIDELINE:**
Register by **MAY 4, 2010** to receive the "Early" tuition rate above. **NO REFUNDS WILL BE GIVEN AFTER MAY 4th, ALTHOUGH A SUBSTITUTE MAY ATTEND.** Cancellations received in writing prior to May 4th will be subject to a \$75 withdrawal fee. (\$500 / \$525 non-member)