

PROBLEM LOAN WORKOUT IN TODAY'S MARKET

Online Seminar

NOVEMBER 18, 2026 | 9 am - 3 pm



Attend this webinar to learn how to better manage “problem loans” and protect the rights of the bank in today’s market!

The webinar will begin with a review of the basics of how a commercial loan request “should be” processed to avoid a problem loan. This will include a brief review of “correct” business structure, the six (6) elements of proper loan structure, and the four (4) aspects of adequate loan support.

The webinar will then focus on what happens when a “good” loan turns into a “bad” loan i.e. the market has now turned down, tenants have left, and the payments are severely delinquent. At this point in time, what should the bank do and not do? This section will address the “legal rights” of the bank and the “practical steps” that the bank should take to protect itself.

The practical steps will include the collection process, restructuring the loan, and/or proceeding against the borrower through repossession, foreclosure, filing a lawsuit to obtain a judgment, forcing the borrower into bankruptcy or simply “walking away.” This section will also include the “outside” influence from the banking regulators.

The webinar concepts will be summarized through a series of mini-case studies.

Major Topics

- Review the management of problem loans
- Process a commercial loan “correctly” including business structure, loan structure, and loan support
- Face the reality that some loans go bad!
- Determine the bank’s strategy in protecting itself—collections, restructuring the loan, repossession, foreclosure, filing a lawsuit to obtain a judgment, forcing the borrower into bankruptcy or walking away
- Assess “outside” influence by the banking regulators
- Apply the concepts through case studies

Audience

Commercial lenders, credit analysts, loan documentation specialists, branch managers, assistant branch managers, private bankers, and business development officers

About the Instructor

David L. Osburn, MBA, CCRA

Osburn & Associates, LLC

David is the founder of Osburn & Associates, LLC, a business training and contract CFO firm. His extensive professional background of over 30 years include work as a business trainer/ contract CFO and work as a bank commercial lender including the position of vice president/ senior banking officer. His banking credentials include loan underwriting, loan work-out, management and business development.



Osburn holds the professional designation of Certified Credit & Risk Analyst as granted by the National Association of Credit Management

Schedule

8:45 a.m.	Zoom Login
9 a.m.	Seminar begins
Noon	Lunch
12:30 p.m.	Seminar resumes
3 p.m.	Seminar adjourns

CPE Continuing Education

CPE will be granted to registered attendees upon request.

Specialized Knowledge – 6 credits

Instructional Delivery Method:

Group Live

Prerequisites: Advance knowledge of bank practices.

Program Level: Advanced

Advanced Preparation: None

Virtual Live Format

Attendees will need internet access and a standard web browsers to join this video and web conferencing. Attendees will receive an email with a link to join the virtual seminar, handouts and any additional information a few days before the event.

A personal Zoom account is not necessary. You will use the link, meeting ID and password we provide.

- You can log in on a desktop computer, laptop or download the zoom app on a smart device.
- Internet access
- Audio on computer or a phone line

REGISTRATION INFORMATION

Member Fee\$340

Each Additional.....\$300

Non Member Fee per person.....\$1360

Remember that this registration is per person only, multiple people in the same room attending the program is discouraged. The only exception is when all the registrants have enrolled separately and each registrant has paid their own individual registration fee.

Cancellation/Refunds: Full refunds will be granted for cancellations received by MBA at least 5 days prior to the seminar date. After that date, an administrative fee of \$10 per canceled registration will be retained. Cancellations will not be accepted 2 days prior to the seminar. Substitutions are always permitted.

Fee includes presentation slides.

WAYS TO REGISTER

☎ Call the MBA at (573) 636-8151

✉ Mail completed form and registration fees to:
Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

🌐 mobankers.com

REGISTRATION REQUEST | PROBLEM LOAN WORKOUT IN TODAY'S MARKET Online Seminar - Nov. 18

BILL TO

Bank _____

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NAME OF ATTENDEES

Name _____

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