INTRODUCTION TO COMMERCIAL LENDING

Online Seminar

JANUARY 6, 2027 | 9 am - 3 pm



This webinar covers the basics of Commercial Lending and is a must for all new commercial lenders and/or those individuals who want to explore this vital discipline!

The training session will begin with a brief overview of "conventional" commercial lending versus SBA lending. Additionally, the concept of "credit scoring" will be explored.

The webinar will also cover underwriting a commercial loan including a review of "financial statement analysis" (with emphasis on various cash flow analyses). Additionally, a standard loan "write-up" or written presentation format will be displayed.

The webinar will also cover negotiating a commercial loan, sources of commercial financing, and a brief review of various legal aspects of commercial lending.

Objectives

1. Define commercial lending
2. Discuss "conventional" commercial lending versus SBA lending
3. Explore "credit scoring"
4. Cover underwriting a commercial loan including "financial statement analysis" (with emphasis on cash flow analyses)
5. Analyze a standard loan "write up"
6. Review negotiating commercial loans, sources of commercial financing, and legal aspects of commercial lending

Audience

Commercial lenders, credit analysts, loan documentation specialists, 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.

Four Ways to Register

573-636-8151

mobankers.com

mba@mobankers.com

Mail check payable to Missouri Bankers Association and form to:
Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

REGISTRATION REQUEST | INTRODUCTION TO COMMERCIAL LENDING Online Seminar - Jan 6, 2027

BILL TO

Bank _____

Address _____

City/State/ZIP _____

Phone _____

NAME OF ATTENDEES

Name_____

Title _____

Email _____

Name_____

Title _____

Email _____

Name_____

Title _____

Email _____

Method of Payment

Member Fee..... $340 # _____ $ _____

Each Additional..... $300 # _____ $ _____

Non-member Fee..... $1360 # _____ $ _____

Total amount due: ..... $ _____

☐ Check enclosed, payable to ***Missouri Bankers Association***

☐ Invoice the bank.

☐ Credit Card Payment* **(Please type)**

Exp. Date_____ CVV_____

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Type Name _____

Signature _____

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