



Commercial Lender Training

Are you satisfied with how well your lending team understands the many elements of commercial lending? Improving their skills will enable them to meet client needs better and reach production goals faster. Regardless of experience, there's always more to learn about the constantly changing commercial lending landscape.

In the short term, training investments offer improved performance and more job satisfaction, along with better staff decisions that lower loss exposure. Long term, there's less staff turnover and a noticeable improvement in the quality and quantity of work, which leads to better business results.



SBFI offers training on lending fundamentals, financial analysis, underwriting, and the various lending channels (CRE, SBA, ABL, etc.) where you distribute capital. We also provide mentoring tutorials to help management lead lending teams more effectively and Board Directors make good credit decisions.

SBFI training is available through streaming video on-demand 24/7 for individuals or group participation. And SBFI adds value by reducing training costs and the expenses associated with sending employees out of the office. Unlike webinars, scheduled during peak office hours, video training is available when you want it, in the sequence you want to use it.

This catalog represents our curriculum at the beginning of the period, including several titles that are scheduled to be available within 60 days. And, there's plenty more valuable training content under development.

All video training is offered through a safe, secure streaming video host according to terms of SBFI's Video Licensing Agreement for a specified period, usually seven days. For more information, click on SBFI.org/about/sbfi-video-licensing-agreement/.

Visit SBFI.org/Lender-Training for a complete list of training resources or subscribe to our YouTube channel at [YouTube.com/user/BizFinanceInstitute](https://www.youtube.com/user/BizFinanceInstitute).

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COMMERCIAL LENDING



Small Business Lending

This course focuses on small business lending strategies, taking account of challenges presented by borrowers with relatively little financial information, thin management depth, and prospective conflicts in business vs. owner interests. *Taught by Charles H. Green, Managing Director, SBF*

Group \$1,099 / Individual \$239 Read [more](#).



Small Business Loan Products

This presentation provides an introduction to the basic types of loan products available to meet the capital needs of small businesses, along with guidance on matching the appropriate type of loan to the specific purpose. *Taught by Linda Davis Jameson, former EVP/CCO, Brand Bank & Trust*

Group \$349 / Individual \$79 Read [more](#).



Commercial Loan Pkgs. & Credit Write-Ups

Identify typical components of a commercial loan package and memorandum, describe the simpler format, timing, and administration of annual reviews for commercial loans. *Taught by Andy Sherrer, SVP, Republic Bank & Trust*

Group \$349 / Individual \$79 Read [more](#).



Negotiation Skills for Commercial Lenders

This presentation provides information for commercial lenders about the components that are present in every negotiation. Lenders will get an explanation of the different kinds of negotiation and how lenders should react when confronted with each one. *Taught by Andy Sherrer, SVP, Republic Bank & Trust*

Group \$349 / Individual \$79 Read [more](#).



Managing Loan Brokers to Develop More Business

This presentation provides information around the practice of engaging with third-party loan originators in the pursuit of boosting loan volume. It describes benefits and some pitfalls that can occur if these relationships are not better structured and supervised. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Underwriting Franchise Brands

This presentation provides lenders insight into franchise finance, introduces credit assessment tools which are changing how banks underwrite franchise brands, and arms viewers with relevant information to help better understanding franchising lending. *Taught by Ronald Feldman, Chief of Development, FRANdata*

Group \$349 / Individual \$79 Read [more](#).



Navigating Credit Reports

This course teaches lenders to decipher credit information beyond the FICO score, and learn to recognizing the strengths and weaknesses of the credit information available to commercial lenders. *Taught by Dave Sullivan, The Credit Guy* **Group \$349 / Individual \$79** Read [more](#).



Loan Prospecting 101

A veteran commercial lender discusses the best practices to find, qualify and develop applications for prospective commercial loan prospects in a competitive marketplace. *Taught by Jerald Ricketts, Capital Funding* **Group \$349 / Individual \$79** Read [more](#).



Managing Comm. Loan Applications

Commercial lending has plenty of moving parts to manage and in this course explains the process to move loan applications through the various steps required to get from loan prospect to the submission of a full package. *Taught by Jerald Ricketts, Capital Funding* **Available Soon**



Winning Loan Approval

Lenders exercise a lot of effort to find prospects, qualify borrowers and package applications, but often fail to win loan approval by not selling the deal inside the bank. This course describes the best practices to improve your ability to win approval. *Taught by Jerald Ricketts, Capital Funding* **Group \$349 / Individual \$79** Read [more](#).



Anatomy of a Problem Loan

Problem loans don't happen overnight, but are the result of deteriorating conditions in a company that are months or years coming. This course illuminates many signs that lenders need to recognize and act on earlier to lower exposure to loan loss. *Taught by Jerald Ricketts, Capital Funding* **Available Soon**



Hedging Interest Rate Risk

CRE lenders can manage interest risk more effectively and meet competitive client objectives with the use of interest rate hedges. This course provides an effective explanation of how this product can work. *Taught by Ed Kofman, Managing Director, CenterState Bank* **Available Soon**



Commercial Lenders & Life Insurance

Lending to small companies involves exposure to the loss of one person who could be detrimental to business survival. This course explains of how commercial lenders can lower risk exposure with structured/perfected life insurance. *Taught by Paul Rosen, Matrix Financial Group* **Available Soon**



Business Valuations & Lenders

For lenders financing business acquisitions or whose loan is dependent on the value of the underlying business operation, this course provides an in-depth explanation about how a business might be valued with different approaches. *Taught by Michael Blake, Arpeggio Advisors* **Available Soon**

FINANCIAL ANALYSIS & UNDERWRITING



Establishing Borrower Equity

This presentation provides information about standards used by lenders to decide the appropriate level of borrower investment or 'equity' required to fund projects financed by the lender, considering multiple factors of a loan applicant/transaction. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Getting More Info From PFS

This presentation provides information concerning the necessity of demanding timely, complete personal financial statements from applicants and borrowers, and extracting better, more thorough analysis from the personal financial statement form. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Analyzing Cash Flow Projections

This presentation provides information about the analysis of revenue and cash flow projections of business loan applicants and explains important components lenders should be aware of when reviewing client forecasts. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Calculating Global Cash Flow-F/S

This presentation provides information about how to use financial statements to understand business cash flow, and comparing the business owner's personal financial demands to derive a global view of their ability to meet future debt payment obligations. *Taught by Charles H. Green, Managing Director, SBF*

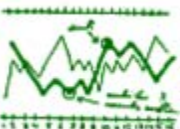
Group \$349 / Individual \$79 Read [more](#).



Calculating Global Cash Flow-T/R

This presentation teaches lenders how to construct a comprehensive analysis of a borrower's global cash flow using their business and personal income tax returns, with a step-by-step tour of various tax forms and expense categories that should be tracked. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Introduction to Credit Analysis

Importance of cash flow over profit, cash flow information that can be learned, credit analysis w/ three specific focus areas: liquidity, leverage and operations analyses. *Taught by Charles H. Green, Managing Director, SBF* **Group \$349 / Individual \$79** Read [more](#).

CRE LENDING



Introduction to CRE Lending

This course is an introduction to identifying and evaluating commercial real estate loans that highlights the similarities and differences between CRE loans and regular business loans made to owner-occupied properties. *Taught by Bruce Bryant, Real Estate lender, broker, investor and professor*

Group \$349 / Individual \$79 Read [more](#).



Lender's Guide to CRE Appraisals

This presentation provides an overview of CRE appraisals and how various information is aggregated and evaluated by licensed appraisal consultants to provide commercial lenders with vital due diligence. *Taught by Bruce Bryant, Real Estate lender, broker, investor and professor*

Group \$349 / Individual \$79 Read [more](#).



Identifying CRE Environmental Risks

This presentation provides information for lenders to identify environmental risks associated with various commercial real estate based on their present or prior use, and how they can impact the value as collateral. *Taught by Bruce Bryant, Real Estate lender, broker, investor and professor*

Group \$349 / Individual \$79 Read [more](#).



Underwriting Environmental Risks

This presentation provides information for lenders to assess using real property collateral with environmental contamination, and required steps to insure that potential remediation liabilities are not transferred to the lender. *Taught by Bruce Bryant, Real Estate lender, broker, investor and professor*

Group \$349 / Individual \$79 Read [more](#).



Underwriting CRE Loans (2 parts)

This course provides lenders with insight into underwriting commercial real estate loans with an explanation of the direct income capitalization method, cash flow evaluation, and calculating collateral values with property income. *Taught by Bruce Bryant, Real Estate lender, broker, investor and professor*

Group \$349 / Individual \$79 Read [more](#).



Environmental Assess. & Problem Solving

CRE lenders assess environmental conditions of properties securing loans but always read or understand the results. This course explain the various levels of assessment and what to look for in a report to ensure that the lender is protected from liability. *Taught by Chris Fonzi, President, Logic Environmental* **Group \$349 / Individual \$79** Read [more](#).

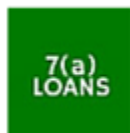
SBA LENDING



Opportunities in Govt. Gtd. Lending

This presentation provides information for lenders considering participation in the loan programs offered by the U.S. Small Business Administration and USDA, and explains the broad guidelines of borrower eligibility and general limitations of company size and loan use. *Taught by Charles H. Green, Managing Director, SBFI*

Group \$349 / Individual \$79 Read [more](#).



Introduction to SBA 7(a) Loan Program

This presentation provides information for lenders considering participation in the flagship 7(a) loan guaranty program offered by the U.S. Small Business Administration and explains the broad guidelines of borrower eligibility, company size, and lender responsibility. *Taught by Charles H. Green, Managing Director, SBFI*

Group \$349 / Individual \$79 Read [more](#).



Introduction to SBA 504 Loan Program

For small business lenders considering participation in the 504/CDC loan program offered by the U.S. Small Business Administration to promote economic development, this course explains the two-tiered loan structure, loan use restrictions, and more. *Taught by Charles H. Green, Managing Director, SBFI*

Group \$349 / Individual \$79 Read [more](#).



Introduction to SBA Express Loans

This presentation provides information for small business lenders considering participation in the Express Loan program offered by the U.S. Small Business Administration, this course explains the alternative guidelines available for smaller SBA loans and more. *Taught by Charles H. Green, Managing Director, SBFI*

Group \$349 / Individual \$79 Read [more](#).



Managing Loan Brokers-SBA

This presentation describes the practice of engaging with third-party loan originators to boost loan volume, including benefits and pitfalls in these relationships, how to structure and supervise them and lender's ultimate responsibility for the resulting credit relationships. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Establishing Borrower Equity-SBA

This presentation provides information about standards used by SBA lenders to decide the appropriate level of borrower investment or 'equity' required to fund projects financed by the lender, considering multiple factors of a loan applicant/transaction. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Getting More Info From 413-SBA PFS

This presentation provides information concerning the necessity of demanding timely, complete SBA form 413 personal financial statement from applicants and borrowers, and extracting better, more thorough analysis from the personal financial statement form. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Tuning Credit Policy to SBA Lending

SBA lending can be criticized for lending decisions due to credit policies that may be contrary to the general practices used on SBA loans. This presentation illustrates mismatched policy/lending practices, and how policy adjustments can reflect how they use SBA programs. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



SBA Construction Lending

This presentation teaches SBA lenders how to protect bank/client while evaluating, approving, funding and administering construction loans through a 15-step process, with explanation of sequential evaluation lenders perform on builder, budget, and plans. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Underwriting SBA Restaurant Loans

This presentation teaches SBA lenders best practices for lending to restaurant businesses, and examines the operating challenges and various risks associated with managing one of the most competitive business with a recurring natural business demand. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Funding Franchise w/SBA Loans

This presentation teaches SBA lenders best practices for lending to franchise businesses in a variety of industry categories and explains advantages of franchise companies, with underwriting required of borrower and brand, for generally fewer loan defaults. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Underwriting Franchise Brands

This presentation provides lenders insight into franchise finance, introduces credit assessment tools which are changing how banks underwrite franchise brands, and arms viewers with relevant information to help better understanding franchising lending. *Taught by Ronald Feldman, Chief of Development, FRANdata*

Group \$349 / Individual \$79 Read [more](#).



Analyzing Cash Flow Projections-SBA

This presentation provides information about the analysis of revenue and cash flow projections of business loan applicants and explains important components lenders should be aware of when reviewing client forecasts. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



M&A w/SBA-Business Acquisition Loans

This presentation teaches best practices on making loans to finance the acquisition of smaller companies, strategies to identify and lower risks on these kinds of transactions, and how to screen prospective transactions ahead of the sale. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Underwriting Convenience Stores-SBA

This presentation teaches SBA lenders best practices for lending to convenience stores, including the various risks associated with managing a very competitive business, information about pricing, competition and customer issues that can determine business success. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



Calculating Global Cash Flow-F/S-SBA

This presentation provides information about how SBA lenders can use financial statements to understand business cash flow, and comparing the business owner's personal financial demands to derive a global view of their ability to meet future debt payment obligations. *Taught by Charles H. Green, Managing Director, SBF*

Group \$349 / Individual \$79 Read [more](#).



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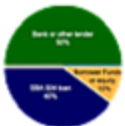
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SBA 7(a) Secondary Market

This course highlights how the SBA secondary loan market works and what's required to settle a loan sale, including the gain-on-sale calculation and necessary accounting entries to properly record the sale, and ongoing lender requirements. *Taught by Robert 'Bob' Judge, CEO, Government Loan Solutions*

Group \$349 / Individual \$79 Read [more](#).



SBA 504 Secondary Market

Designed to assist financial institutions to access and profit from an emerging SBA 504 first mortgage secondary market, this course highlights sources of funding and offers guidance for selling 504 first lien mortgage production. *Taught by Jordan Blanchard, CEO, 504 Fund Advisors LLC*

Group \$349 / Individual \$79 Read [more](#).



SBA Lenders & Life Insurance

Lending to small companies involves exposure to the loss of one person who could be detrimental to business survival. This course explains of how SBA lenders can lower risk exposure with structured/perfected life insurance that is compliant with SBA guidelines. *Taught by Paul Rosen, Matrix Financial Group*

Available Soon

ABL LENDING



Introduction to Asset-Based Lending

This presentation provides an introduction to asset-based lending, and describes loan structures, collateral positioning, due diligence, administration, different kinds of asset-based lending and reporting that help lenders monitor risks. *Taught by Barry Yelton, President, Yelton Capital Partners*

Group \$349 / Individual \$79 Read [more](#).



Analyzing Collateral for ABL Loans

This presentation teaches lenders about analyzing the various collateral that's used to support asset-based loans, and the due diligence required to maintain an acceptable credit risk, including advance rates and distinct attributes of the assets used to secure ABL. *Taught by Barry Yelton, President, Yelton Capital Partners*

Group \$349 / Individual \$79 Read [more](#).



Asset-Based Loan Monitoring Basics

This presentation explains how asset-based lenders protect loans with ongoing collateral monitoring, controls, reports and analysis performed in order to ensure that credit is fully secured, to manage inherent risks of working capital finance. *Taught by Barry Yelton, President, Yelton Capital Partners*

Group \$349 / Individual \$79 Read [more](#).

CREDIT MANAGEMENT



Lending Leadership

This video series provides insight into the critical responsibilities of managers that supervise, mentor and lead commercial lenders and loan department with experienced reflections on meeting the conflicting priorities that face lending management. *Taught by Charles H. Green, Managing Director, SBF*

Group \$1,699 / Individual \$389 Read [more](#).



Bank Director Credit Decisions

This presentation provides information for bank directors to understand a bank's credit decision process and provides them with the proper context with which to assess credit proposals they are asked to approve for funding. *Taught by Dev Strischek, SVP & Chief Credit Policy Officer, SunTrust Bank*

Group \$4,995 / Individual \$995 Read [more](#).



Credit Risk Management

Watch for Credit Risk Management courses in the third quarter, 2016.



Business Planning-Protecting Lenders

This presentation explains how small business lenders can add financial protection to loans funded for closely-held entities with 1-4 shareholders, to ensure that credit is protected against the risks of life events, business disputes or ownership changes. *Taught by LaToya Parker, CFP, Phoenix Associates*

Group \$129 / Individual \$39 Read [more](#).