

### **APRIL 8, 2022**

### Get the tools you need to manage construction loans.

The current surge of construction projects beginning to surface once again brings with it a renewed responsibility to correctly administer the many facets that compose each loan. Frequently, lending personnel at community and small regional banks are required to accomplish the task of administering and monitoring construction lending without the aid of a specialized real estate staff. This seminar will help give you the tools and education you need to competently and efficiently manage this type of loan.

This event will be presented in two sessions. The morning session will focus on the proper administration of construction loans and will analyze two very different borrowers: The operative builder and the owner occupant.

The construction loan business is subject to sensitive external economic cycles. The two primary risks are repayment risk and completion risk. Some common weaknesses that will be discussed are:

### WHAT YOU WILL LEARN:

- · Lack of budget integrity
- Over advancing
- Clouded title
- Evaluating builder risk
- Experience
- Prior business relationships
- Review of plans
- Financial Analysis

### **About the Instructors**



**David Kemp** is the President of Bankers Management, Inc. (BMI), a nationally recognized company in financial services training and bank consulting. Mr. Kemp has more than 30 years of management experience in consulting, training credit administration and new business development.



**Walter McSpadden** of Wright Lindsey Jennings has more than three decades of experience guiding clients in the fields of commercial lending and public finance. He regularly represents financial institutions and borrowers in a wide variety of commercial lending transactions. McSpadden has more than 35 years of experience in the areas of public finance.



**Patrick D. Wilson** of Wright Lindsey Jennings has a practice centered around construction, banking, contract matters and other commercial disputes, and he also assists clients in the defense of general negligence, real estate and other litigated disputes.

### **WHEN**

April 8, 2022 9:00 a.m. - 4:30 p.m.

### WHERE

Arkansas Bankers Association 1220 W. Third Street Little Rock, AR 72201

## WHO SHOULD ATTEND

CEO's, Senior Loan Policy Officers, Auditors, Compliance Officers, Cashiers and Real Estate Attorneys





### **Arkansas Bankers Association | Professional Development Department**

1220 West Third Street | Little Rock, Arkansas 72201 | (501) 376-3741 | www.arkbankers.org

### **REGISTRATION FEES**

**ABA Members:** 

Early Registration Price: \$340; After March 11: \$390

Non-Members:

Early Registration Price: \$680; After March 11: \$780

Registration fees include continental breakfast, instruction, materials, refreshment breaks, and lunch. To receive a registration confirmation, please provide an e-mail address on the registration form. If you do not receive a confirmation within 48 hours, please check with the ABA.

### HOTEL INFORMATION

This event will be held at the Arkansas Bankers Association. Should you need a hotel room reservation, a Local Negotiated Rate (LNR) has been reserved for your convenience at the following hotels. The LNR is based on hotel availability, and you are responsible for all hotel room charges.

**Hilton Garden Inn Downtown** I (501) 244-0044 Group Rate: \$129 | Group Code: 3197385

**Downtown Marriott Little Rock | (501) 906-4000** 

Group Rate: \$159 | Group Code: A5698

### **CANCELLATION**

Register before March 11 if possible. Full registration fees will be refunded if a cancellation is received before March 25. No refunds will be given for cancellations made after March 25. Substitutions are welcome and encouraged. All cancellations and substitutions must be submitted in written format prior to the event.

### MORE INFORMATION

- Registration will begin at 8:30 a.m. on April 8.
- Dress for the seminar is business casual. To ensure your comfort, please bring a jacket or sweater.
- If you have any special dietary requests, please contact the ABA Professional Development Department at (501) 376-3741.
- By attending an ABA event, you are consenting to the ABA taking and using your photograph and name for use in its marketing or promotional materials, news publications or website.



#### NOTICE

The ABA takes the health and safety of members seriously. Given the impact of the cornonavirus pandemic, this event is subject to change to a virtual learning course at any time. We appreciate your understanding and flexibility.

Received:

# CONSTRUCTION LOAN ADMINISTRATION APRIL 8, 2022

Note: Non-Members must pay with credit card or check prior to the event.

Phone \_\_\_\_\_ Bank/Company Name \_\_\_\_\_ Registrant Name\_\_\_\_\_\_Title\_\_\_\_\_\_E-mail\_\_\_\_\_ Registrant Name\_\_\_\_\_\_ Title\_\_\_\_\_ E-mail\_\_\_\_\_ Address\_\_\_\_\_\_City\_\_\_\_\_State\_\_\_\_Zip\_\_\_\_ Registration Contact Phone E-mail **PAYMENT INFORMATION** Email: kami.coleman@arkbankers.org ■ Mastercard ☐ Visa WS4 Charge my: Fax: (501) 376-9243 ☐ American Express **■** ☐ Discover DISCOVER Mail: Check Payable to: Arkansas Bankers Association Account Number \_\_\_\_\_ Professional Development Department 1220 West Third Street Name on Card \_\_\_\_ Little Rock, AR 72201 Expiration Date\_\_\_\_\_\_ CSC Number \_\_\_\_\_ **ABA USE ONLY:** (3-digit security code on back of your card) Registered: \_\_\_\_\_ If you would prefer to give us your credit card information over the phone, please call the ABA Amount: \_\_\_\_\_ Professional Development Department at (501) 376-3741. Please do not email credit card information.