

# The Center for Financial Training & Education Alliance

## *Essentials of Commercial Loan Documentation*

Presented by Dana Sumner  
Development Finance Training and Consulting, Inc. Gardiner, Maine

### June 4, 2014 in New Gloucester, ME

#### **WHO SHOULD ATTEND**

*This program is intended for new business lenders, credit analysts, and non-lending management interested in having a foundation in business lending basics. It provides a wide overview of the commercial lending process and creates a foundation for more advanced classes.*

Understand the importance of proper loan documentation and the various documents needed for different types of loans. The course will review the steps needed to perfect your lien on different types of collateral, the importance of affirmative and negative loan covenants, what your commitment letter should and should not contain and an overview of the changes in UCC regulations.

The course will review :

- ◆ the steps needed to perfect your lien on different types of collateral,
- ◆ the importance of affirmative and negative loan covenants,
- ◆ what your commitment letter should and should not contain
- ◆ an overview of the changes in UCC regulations.

Case studies will focus on compiling the needed documents for various types of loans, borrowers and collateral.

#### **YOUR INSTRUCTOR: Dana P. Sumner**

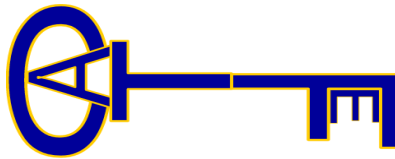
With 15 years as a commercial lender working for some of the larger banks in the country, Mr. Sumner brings a practical hands-on approach to commercial lending. He has trained thousands of lenders across the country in the areas of portfolio management, credit analysis, loan underwriting, economic development strategies, problem loan resolution, documentation, financial analysis and entrepreneurial assistance. In 2002 Vin DiCara and Dana Sumner started Development Finance Training and Consulting Inc. to offer commercial loan training nationally. Dana has provided programs for the National Association of Development Organizations, Rural Development, U.S.D.A., Farmers Home, Dept. of Agriculture, New England College of Finance, Credit Union National Association, Small Business Administration and various banks and credit unions. With a B.S. and MBA in Finance he has also served as an adjunct faculty member teaching Economics and Managerial Finance and is a nationally certified instructor for the entrepreneurial training programs offered by NXt Level and Fastrac.



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## REGISTRATION INFORMATION

**Tuition is \$275.00 per participant, which includes lunch and materials.** Please register at least one week prior to the date of the program. Cancellation of a registration must be made at least five business days prior to the date of the program otherwise the full registration fee must be charged. Participant substitutions may be made. The full registration fee will also be charged for any cancellation made less than one week prior to the date of the program due to *anticipated* bad weather. Should bad weather become a deterrent for any student(s) to attend a class on the day of the program, there will be no charge for the enrollment.

### WHEN AND WHERE

9:00AM—4:00 PM  
Lunch will be provided

**Wednesday, June 4, 2014**

**Pineland Conference Center**  
16 Pineland Drive  
New Gloucester, ME

### **REGISTRATION FORM:**

#### **Essentials of Commercial Loan Documentation**

Name: \_\_\_\_\_ Last Four Digits of SS#: \_\_\_\_\_

eMail address: \_\_\_\_\_ Telephone #: \_\_\_\_\_

Financial Institution Name and Address: \_\_\_\_\_

\_\_\_\_\_ Authorization: \_\_\_\_\_

eMail Address: \_\_\_\_\_ Telephone #: \_\_\_\_\_

**Register Online at: [www.cftea.org](http://www.cftea.org)**

OR mail it to:

CFT, Auburn Hall Suite 303, 60 Pineland Drive, New Gloucester, ME 04260

**You may FAX your registration form to: 207-688-6223**

### **Questions?**

**Call 1-888-366-3242 or 207-688-6225 Email us at [info@cftea.org](mailto:info@cftea.org)**

*CFTEA is committed to offering professional continuing education programs in partnership with area Financial Institutions and their employees. We value and deliver a high standard of cost effective educational programs while promoting personal growth through professional development.*

*The Center for Financial Training reaffirms its standing policy of nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, sexual orientation, age, religion, ethnic or national origin, handicap or veteran status.*