



Instructor: Vin DiCara

## STRUCTURING COMMERCIAL LOAN PACKAGES

Course #: C6053L

Pineland Conference Center, 16 Pineland Drive, New Gloucester, Maine

**MAY 20, 2020—9:00AM—4:00PM**

**Presented by DiCara Training and Consulting, LLC**

### course description

Designed for lenders who want to better understand how to structure loan packages for business customers. It will explore the wide variety of issues associated with analyzing the credit-worthiness of businesses and the need to provide adequate and appropriate financing for those businesses.

Credit analysts, commercial lenders, branch managers and others interested in learning how to structure commercial loans will find this program beneficial.

Course will include:

- Understanding repayment ability
- How to value collateral
- The use of loan covenants
- Using subordinated debt financing in combination with bank and other senior debt
- Seasonability and cash-flow impact

Looking for more details? [Visit our website](#) for a detailed course and certification description.

### how to enroll

Enroll online at our website, [CFTEA.org](#) under Lending.

### how class works

Course session is conducted live with multiple case studies. Please bring a business calculator. This course is part of Certified Business Credit Analyst.

### tuition

\$325 per participant. Lunch and materials are included.

### withdrawal policy

CFTEA withdrawal policy is outlined within our latest catalog and on our website. Before class begins the enrollment may be transferred to another student with the approval of the student's employer and the CFTEA office.

### Certified Business Credit Analyst

- Fundamentals of Credit Analysis & Business Finance—  
Fall 2020 New Gloucester, ME
- Advanced Credit Analysis & Business Finance—  
11/5 & 11/New Gloucester6, 2019 , ME
- Structuring Commercial Loan Packages  
5/20/2020 New Gloucester, ME
- Principles of Banking or Banking Fundamentals

**Looking for this course in your local area?  
Contact the CFTEA office for details.**