



THE SOUTHEASTERN SCHOOL *of* COMMERCIAL LENDINGSM

ESTABLISHED IN 1939

Concurrent First- and Second-Year Sessions
May 16–20, 2022
TBA Barrett Training Center
Nashville, Tenn.

REGISTER NOW AT TNBANKERS.ORG



In cooperation with:





2021 Year I Students

INVEST IN YOUR FUTURE

To grow your commercial loan portfolio consistent with today's business environment, you need specialized education that goes beyond the basics of lending. Enhance your capacity to underwrite profitable loans and manage aggressive portfolios—all while prudently monitoring risk—by attending TBA's *The Southeastern School of Commercial Lending*.

The first-year curriculum addresses topics such as how businesses operate and the ways their financing needs arise, meeting the multiple financial needs of customers through effective relationship banking, and understanding the role of a company's management.

The second-year curriculum includes discussion on advanced cash flow and loan structure, commercial real estate lending, managing liquidity and capital planning, sales and relationship management, and new approaches to predicting portfolio credit performance and managing portfolio credit risk.

The school's curriculum will benefit commercial lenders, relationship managers, portfolio managers, senior credit managers, and others who work on growing the bank's loan portfolio profitably and better managing portfolio credit risk.

**Invest in your future and your bank's success
by enrolling in this year's session.
TNBankers.org/education/southeastern-schools**

INVEST IN YOUR FUTURE.

Enroll today at TNBankers.org/education/southeastern-schools

CURRICULUM

Developed in cooperation with the American Bankers Association, industry experts and TSSL's board of trustees, the curriculum incorporates more than 70 hours of classroom instruction over a two-year period.

FIRST-YEAR SESSION

The External Environment focuses on the business of banking and presents a framework for analyzing a commercial loan, the operation of the economy, and more.

Understanding the Borrower's Business examines how a business operates focusing on the operating, fixed asset, profit, life, and cash cycles.

Understanding the Borrower's Competitive Position introduces the concepts of business strategy and competitive strategy, including the primary determinants of competitive strategy and tools to evaluate implementation.

Evaluating Management examines the key elements of management and introduces approaches to assess the quality of borrower management.

Assessing Borrower Financial Performance introduces tools to evaluate borrower performance.

Projecting Future Performance focuses on quantifying the borrower's ability to make future payments based on past financial performance.

Loan Structure and Support examines the appropriate loan structure to meet various financing needs.

Responsible Commercial Real Estate Lending emphasizes on the underwriting, structuring, and monitoring of owner-occupied, income property and acquisition/ development, and construction real estate loans.

Effective Relationship Management focuses on developing and managing profitable customer relationships.

Identifying and Managing Problem Loans outlines the elements of a successful rehabilitation and introduces a framework for evaluating the rehabilitation and liquidation options, and how to manage a bankruptcy.

Establishing Credit Discipline outlines establishing credit discipline in a bank.

SECOND-YEAR SESSION

Commercial Real Estate Lending focuses on the state of CRE (Commercial Real Estate) industry, the techniques used to analyze, finance, and structure real estate transactions, and the current regulatory environment. The course commences with an overview of the principles of property valuation, and quickly moves into coverage of multifamily, office, retail, industrial, and hotel underwriting and lending.

Managing Liquidity and Capital Planning reviews the capital concerns of today's commercial borrowers and reviews those concerns from the perspective of the customer as well as that of the commercial bank.

Cash Flow Analysis and Loan Structure focuses on the key elements of the borrower's cash flow and relate these elements to the requirements of safe and sound loan structure.

Portfolio Profitability and Credit Performance will help in understanding the bank's risk appetite and risk tolerance, three deadly sins of credit risk management, the importance of the "Do Right Rule" and current issues in commercial lending.

Commercial Customer Sales and Relationship Management focuses on the commercial lender as a financial concierge and the lender's role in addressing commercial borrowing needs as well as those products and services to help the borrower's operations while also generating fee income for the bank.

FACULTY

John Barrickman, President, New Horizons Financial Group, Amelia Island, Fla.

John Cochran, Principal and Trainer, Cochran Associates, LLC, Jefferson City, Mo.

Michael Hendren, Senior Credit Officer, Pinnacle Bank, Nashville

Mark Faircloth, Owner, Faircloth Performance Partner, Opelika, Ala.

Wayne Kelly, Lecturer/Financial Consultant, Hattiesburg, Miss.

TBA CONTACTS

Monique White, Director of Education
mwhite@TNBankers.org

Ronnie L. Boling, Director of Schools
rboling@TNBankers.org

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THE SOUTHEASTERN SCHOOLS OF LENDING BOARD OF TRUSTEES

Chairman: Chuck Sisson, City President, Centennial Bank, McKenzie

Vice Chairman: Tim Shanks, Community President, Commercial Bank and Trust, Union City

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Brent Ball, Chief Lending Officer, FirstBank, Knoxville

Wes Farragut, Senior Vice President/Commercial Lending, Citizens National Bank, Sevierville

Ted Fields, Marketing Executive/SVP, Powell Valley National Bank, Kingsport

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David Vaughn, SVP, The Hardin County Bank, Savannah

Ed Gentry, EVP/Chief Credit Officer, Bank3, Memphis

Alesha Brown, VP/Community Executive/Loan Officer, INSOUTH Bank, Jackson

MIDDLE TENNESSEE TRUSTEES:

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Brian Shaw, Williamson County Area Executive, Tennessee Bank and Trust, Franklin

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PAST CHARMEN:

Richard Shaffer, EVP/Commercial Services Director, First Horizon, Chattanooga

Laura Blackburn, SVP/Chief Credit Officer, Volunteer State Bank, Portland

Jeff Lewis, City President, FirstBank, Lexington

ADMISSION / PREREQUISITES

Potential candidates are career financial industry employees in higher-ranking staff or junior- to mid-management positions. Applicants to *The Southeastern School of Commercial Lending I & II* need a working knowledge and understanding of basic banking terms, concepts, and processes. Applicants should have a college degree and two years' banking experience or a high school diploma and five years' banking experience. In addition, the school requires the completion of either ABA or college courses in Accounting, Analyzing Financial Statements and Economics. Applicants may substitute documented work experience; or in-bank training programs; attendance at TBA's *Essentials of Commercial Lending* or *Basic Consumer Underwriting* workshops; or completion of schools such as *The Southeastern School of Banking*, *The Southeastern School of Consumer Lending* or other state-sponsored banking schools for portions of the required course work. This should be submitted in writing from either the nominating officer or CEO must accompany your application. The schools admissions committee has final approval of all applicants.

Students must complete a pre-test as well as some pre-school case-study work prior to arrival and bring all materials to class on Monday, May 16, 2022.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates.

This institution does not discriminate with regard to race, religion, gender, or age.

Special Needs: If you have a special need that may affect your participation in this program, or special dietary requests, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

GENERAL INFORMATION

Visit TNBankers.org/education/events for information on special needs, attire, cancellation policy, inclement weather policy, continuing education credit information, photo policy, and antitrust policy.

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TUITION & HOUSING

Tuition covers instructional materials, housing, breakfast, lunch, and refreshment breaks, while evening meals are on your own.

The TBA offers a discounted tuition for early applicants. **To qualify for the discount, TBA must receive these applications no later than April 25, 2022. After April 25, standard tuition applies. Due to pre-school requirements TBA cannot accept applications after May 2.** Payment-in-full is required with the application. Discounted tuition deadline is April 25, 2022. Applicants will be notified of acceptance into the school after the April 25 deadline. Applicants withdrawing after April 25 but before May 2 will be refunded all fees except a \$250 cancellation fee. There is no refund, with the exception of documented extenuating circumstances, if an applicant withdraws after May 2 or fails to attend the school. Substitutions are welcome. Refund requests must be submitted in writing to the TBA.

Students will reside at Loews Vanderbilt Hotel located near restaurants and Nashville nightlife. Students will stay in double rooms, and roommates are assigned by school administrators unless a preference is noted on the application. Through April 25, single rooms are available for an additional \$800 fee. After April 25, the fee increases to \$850 and depends upon availability.

GRADUATION REQUIREMENTS

To graduate from TSSCL, students must have a composite score of 70 or above based on the scoring system. In addition, attendance at all TSSCL classes is mandatory.

TSSCL I Final Exam.....	25%
TSSCL II Final Exam.....	25%
Completion of Home Study Problem...	10%
Completion of Two Bank Projects	30%
Faculty and Board Evaluation.....	10%

CONTINUING EDUCATION CREDIT

Graduates in-person or attending virtually qualify for 80 hours of Continuing Professional Education (CPE) credit in the area of specialized knowledge and MUST be sure to sign in and out on the CPE attendance tracking sheet in order to receive credit. Virtual attendees MUST completely fill out and return the CPE tracking sheet with all code words given during the event in order to receive credit. *Virtual attendees may qualify for fewer CPE credit hours than those attending in-person due to some sessions being pre-recorded.

In accordance with the standards of the National Registry of Continuing Professional Education (CPE) Sponsors, CPE credits have been granted based on a 50-minute hour.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors (150 Fourth Avenue North, Suite 700, Nashville, TN, 37219-2417). Visit their website at www.nasba.org.

For additional continuing education information, administrative policies or complaints, call the TBA education department at 615-244-4871 or 800-964-5525.

Application for Admission

THE SOUTHEASTERN SCHOOL OF COMMERCIAL LENDING I & II

May 16-20, 2022 • TBA Barrett Training Center, Nashville, TN

Applicant Information: First Year Session Second Year Session

(For tracking grades)

Name _____ Nickname _____ SS# _____
 Title _____ Email _____ Date of Birth _____
 Bank Name _____ Bank Phone _____
 Bank Address _____ City _____ State _____ Zip _____

Housing

Tuition includes the cost of housing in double rooms at the Loews Vanderbilt Plaza Hotel, 2100 West End Ave, Nashville, TN 37203. If a student wants a single room, an additional fee of \$800 applies before April 25. After April 25, the fee increases to \$850 and depends upon availability. To request a specific roommate, write in his/her name. If you do not have a preference the school will assign a roommate. If attending virtually, housing is not required.

Double Single / No roommate – \$800 additional fee applies through April 25 / \$850 after April 25

Background information is helpful when assigning housing Smoker Nonsmoker / Male Female

Roommate preference: _____ (Roommate requests are accommodated when possible)

Education

Name of School	Year Graduated	Degree Received (if any)	Major
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High School/Prep _____

College _____

Graduate School/Banking School _____

Other Relevant Training _____

To satisfy admission requirements, you must indicate, in the area below, how you acquired a basic knowledge and understanding in the following subjects. If a basic knowledge is not indicated, your CEO or other authorized executive of your institution must submit a letter with this application explaining why these admission requirements should be waived. **Specify Courses or Educational Activities—One Box Must Be Checked.**

ACCOUNTING – Basic concepts including the accounting cycle, special journals and subsidiary ledgers, payroll records and procedures, reporting operating results, the accrual basis of accounting, partnership, and corporate accounting.

- ABA _____
 College Courses _____
 Other (Specify) _____

ANALYZING FINANCIAL STATEMENTS – Characteristics of financial statements and their analysis including the goals, methods, and tools of analysis; accounts receivable; inventories; balance sheets; profit and loss analysis; and their relationship to each other.

- ABA _____
 College Courses _____
 Other (Specify) _____

ECONOMICS – Basic economic principles, the economy—how it works, the Federal Reserve system, the business of banking, monetary policy and its impact on financial markets and banks, fiscal policy, and trends in banking.

- ABA _____
 College Courses _____
 Other (Specify) _____

This Application Requires Two Signatures –

I have read the admission requirements and desire to enroll in the school. In applying for admission, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects to the standards established by the school. I agree to the code of ethics set forth by the school. I authorize the school to release my completion status to the management of my institution upon written request from my CEO or nominating officer.

Applicant's Signature _____ Date _____

The bank has approved submission of this application. **The signature of the president, department head, personnel officer, or other executive authorized by the bank is required for the application to be complete.**

Nominating Officer's Name _____ Title _____
 (Please type or print.)

Nominating Officer's Signature _____ Date _____

Tuition _____	\$ _____
Housing (If applicable) _____	\$ _____
Total Due _____	\$ _____

Payment in full is due with application

Please charge registration fee to: VISA MasterCard Check Ck# _____

Card # _____ Exp Date _____

Make checks payable to Tennessee Bankers Association.

Name as it appears on card (please print) _____

Card billing address _____ City _____ State _____ Zip _____

Signature _____

TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers
Discounted Tuition	\$1,900
Standard Tuition	\$2,100

Discounted Tuition Deadline:
April 25, 2022

Payment-in-full is required with this application. Applicants will be notified of acceptance into the school after the April 25 deadline. **TBA cannot accept applications after May 2, 2022.**

Any applicant withdrawing after the April 25, discounted tuition deadline but before May 2 will be refunded all fees except a \$250 cancellation fee. With the exception of extenuating circumstances, refunds are not available to any registrant who withdraws after May 2 or fails to attend the school. All refund requests must be submitted in writing to the TBA. Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

Professional Information

Education Background (Check Highest Level Achieved)

- 1 High School
 2 Some College
 3 Associate Degree
 4 Bachelor's Degree
 5 Graduate Degree

Size of Bank (Assets) (Check One Box Only)

- 1 Under \$50 million
 2 \$50-\$100 million
 3 \$101-\$500 million
 4 \$501 million to \$1 billion
 5 Over \$1 billion
 6 Other

Total Years of Banking

Experience (Check One Box Only)

- 1 Less than 1 year*
 2 1-5 years*
 3 6-10 years
 4 11-20 years
 5 Over 20 years

Size of Bank's Loan Portfolio (Check One Box Only)

- 1 Under \$1 million
 2 \$1-\$5 million
 3 \$6-\$10 million
 4 \$11-\$50 million
 5 \$51-\$100 million
 6 Over \$100 million

Total Years of Commercial Lending Experience (Check One Box Only)

- 1 Less than 1 year*
 2 1-5 years
 3 6-10 years

- 4 11-20 years
 5 Over 20 years

*Applicants with less than 1 year of commercial lending experience or less than 5 years' general banking experience are required to have written documentation from the CEO or the nominating officer supporting the request to waive this requirement.

FOR OFFICE USE ONLY

Date Received _____ Clk. No. _____
 Acknowledged _____ Accepted _____

Mail application and payment to:

Tennessee Bankers Association
 Attn: Monique White
 PO Box 306377-6377 • Nashville, TN 37230-6377
 615-244-4871 • 800-964-5525
 Fax 615-324-1990
www.TNBankers.org

 Register online at
www.TNBankers.org