



Commercial Real Estate Stress Testing

LN 380; 60 Minutes

Dates and Times this Quarter:

Thursday, March 6, 2008 at 1:00 P.M. MTN

Thursday, March 13, 2008 at 9:00 A.M. MTN

Program Objectives: This Webinar will provide education to all those participants in the income based commercial real estate market. The program will provide a basic knowledge of the steps necessary to properly conduct stress testing on these commercial loans and utilize the practices for continuing loan monitoring and underwriting. Those that will benefit most from this forum are risk managers, senior and junior lenders, underwriters, and chief financial officers that desire to understand potential exposure to the ALLL account. This program, led by **Gregory W. Doner, CEO of FIMAC**, will identify the current Best Practices in CRE Stress Testing.

Prerequisites/Level: This program is designed for those directly involved in the lending, risk management, and financial monitoring of commercial real estate loans and lending. A basic understanding of income based commercial real estate lending and risk management, financial analysis, loan characteristics, underwriting, and estimates of loss given default will provide the platform necessary for participation in this Webinar. Consultants and credit committee members can also benefit from participation.

Program Content: This 60 – 75 minute presentation will include a description of the various areas of a loan that are stressed, how that stress is conducted, and how to manage the data base. Included are Best Practice recommendations on how to segment and monitor the portfolio for risk concentration, once individual loan stressing is conducted. Actual CRE stress testing software will be utilized to demonstration the process and techniques.

Time Allotment: 60 - 75 minutes plus a post-presentation question period.

Registration: Complete the attached form and email or fax it back to us at least three (3) business days prior to the program you wish to attend. Your Webex® registration instructions and a packet containing program materials will be emailed to you the day prior to the program date.

Cost: \$140 per institution connection. You may include as many people as you like in the session at your location.