

## AIB Problem Loan Workouts

*(Registration deadline is one week prior to start date)*

This course explores the four major components of problem loan management. Problem Loan Detections explores how problem loans can be avoided and how loans can be managed to make early detection possible. Problem Loan Situation Evaluation considers what must be done to confirm the bank's position with the borrower in preparation for negotiation with the borrower. Problem Loan Negotiation, which was heavily revised in 2009, covers the negotiation process to determine the best course of action to resolve problem loans. Problem Loan Resolution considers alternatives of resolution and how to proceed with options for workout or liquidation.

<b>Price</b>	\$395 Nonmembers / \$315 Members	
<b>Course Length</b>	6 Weeks	
<b>Course Credits</b>	AIB: 1.0	
<b>Prerequisites</b>	None	
<b>Required Software</b>	Adobe Acrobat Reader; Microsoft Internet Explorer Browser 7.0 or Mozilla Firefox 2.0 or higher	
<b>Textbook</b>	All reading materials are provided online	
<b>Start Date/ Catalog #</b>	February 22, 2010	3005437
	May 10, 2010	3005484
	August 2, 2010	3005523

### Audience

Commercial lenders, those in training to be commercial lenders, business bankers, small business lenders, credit analysts, loan review personnel and other bank personnel interested in the subject of problem loan management and resolution.

### Learning Objectives

After completing this program, you will be able to:

- Understand the element of and importance of early prevention and detection of problem loans
- Understand the process of problem loan situation evaluation to determine the bank's position with the borrower
- Understand the negotiation process to determine the best course of action to pursue with the borrower to resolve the problem
- Understand the process of problem resolution and options for workout or liquidation of the loan

### Topics Covered

- Overview of the Course and Orientation to Online Courses
- Problem Loan Detection
- Problem Loan Situation Evaluation

- Problem Loan Negotiation
- Problem Loan Resolution

