



ALABAMA BANKERS ASSOCIATION

The Lending Institute

March 3-7th, 2025

The Henderson Beach Resort

[200 Henderson Resort Way, Destin, FL 32541](#)

Room Rate Block expires February 7, 2025

Guests may use the booking link below to secure their rooms. Additionally, they may also call the reservations department at 855-741-2777.

[Alabama Bankers Lending Institute at The Henderson Beach Resort & Spa](#)

Attention all lenders! Are you prepared to catapult your lending expertise to extraordinary heights? Welcome to our Lending Institute, your gateway to refining your lending finesse, gaining insights from seasoned professionals, and fostering invaluable connections with peers statewide.

In today's dynamic landscape, the expectations on lenders have soared. Customers demand not just responsiveness but anticipation of their needs. Regulators mandate modern risk controls, while competition from Fintech Companies and Credit Unions intensifies. As custodians of the bank's loan portfolio, Loan Officers must be community-engaged and astute.

Our Lending Institute is designed to elevate your skills across three pivotal domains:

- Consumer Lending
- Commercial Lending
- Real Estate Lending

Delve into current borrower preferences, dissect loan portfolio performance, and master the intricacies from policy to problem resolution. Develop your mastery in new business development and immerse yourself in peer-to-peer learning, all while infusing a spirit of enjoyment into your educational journey.

The curriculum is rich and diverse, covering essentials such as loan documentation, troubled asset resolution, residential and commercial construction lending, risk grading, cash flow analysis, and the critical importance of organizational culture.

There's an added bonus! At the end of your learning journey, you'll get the chance to test your knowledge with a **comprehensive exam** tailored to assess your understanding of lending principles.

Join us for an enriching experience where you'll gain knowledge, build camaraderie, and emerge as a leader ready to excel in today's competitive financial world. Let's embark on this journey together and redefine lending excellence!

The Lending Institute will make use of **case studies and students will take a comprehensive exam** at the end of the school.

The following bankers are encouraged to attend:

- **Branch Managers**
- **Commercial Lenders**
- **Real Estate Lenders**
- **Loan Review Officers**
- **Management Trainees**
- **Special Asset Officers**
- **Underwriters/credit analysts**

Another benefit of the school will be peer-to-peer learning, and we also plan to have FUN!

We will also be covering:

- **Loan Documentation**
- **Troubled Asset Resolution**
- **Residential Construction Lending**
- **Commercial Construction Lending**
- **Asset Based Lending**
- **Risk Grading**
- **Cash Flow/Ratio Analysis**
- **Loan Structuring**
- **Credit Memos**
- **Construction Lending**
- **Importance of Culture**
- **Regulatory Risk Management**

Meals Include: Breakfasts; lunches, & breaks **If you have any food allergies, we need to be aware of, please let us know by February 7th.**

Reserve your accommodations today! The Room Rate Block deadline is February 7th, 2025

Early Bird Member Rate: \$1,695- Register before 2/03/2025 and save \$200!

*To qualify for early bird rate all fees must be paid by 2/03/2025

Regular Member Rate: \$1,895

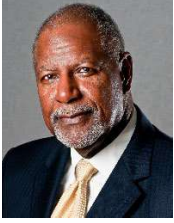
Non-Member Rate: \$2,975 (Prepayment is required for all non-members)

All rates are for One Attendee. Daily substitutions are not permitted.

Continuing Education Credits and CPE's applied for

REGISTRATION GIFT INCLUDED

The Lending Institute Instructors:



David L. Kemp, President of Bankers Management, Inc.

David L. Kemp is President of Bankers Management, Inc. (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as Vice President, Director of Credit Services for Cannon Lending Schools, as well as through Banking Association sessions for individual financial institution. EDUCATION Bachelor of Science, Math/Physics Morris Brown College, Atlanta, Georgia Graduate Studies: Accounting, Corporate Finance; Georgia State University, Atlanta, Georgia Graduate Studies: Capital Markets, Corporate Finance; Harvard University, Cambridge Massachusetts PROFESSIONAL EXPERIENCE Mr. Kemp has more than forty years of management experience in consulting, training credit administration and new business development. Before joining Cannon, Mr. Kemp was Vice President Corporate Finance with Citicorp North America. He was responsible for Marketing Investment and Commercial Banking Services throughout the southeast. His areas of expertise include commercial lending, consumer lending, portfolio management, real estate lending, workouts, and director responsibilities. While with Citicorp, Mr. Kemp was assigned to serve as Senior Credit Officer, specializing in financing retail companies. He managed a workout process that saved more than twenty million dollars in planned charge-offs. Prior to joining Citicorp, Mr. Kemp was a Branch Manager and Commercial Lender for First National Bank of Atlanta and Citizens and Southern National Bank. In addition to his banking background, he served as a consultant to small businesses in the area of finance, operations, marketing and sales. Mr. Kemp serves as a visiting professor and guest lecturer to many colleges and universities. He also serves as a board of director for Morris Brown College. He is past chairman of the Downtown Development Authority (City of Atlanta's Board that owned the Underground Atlanta Project.) He is also past president of the Atlanta Urban Bankers Association.



Mike Allen, Owner of Three B's Advisors, LLC

Recently retired, Mike founded Three B's Advisors, LLC with the purpose of utilizing his 45 years of banking/credit expertise and experience to assist other financial institutions in the areas of Credit/Risk Management including policy/procedures, classified/criticized loan remediation, loan review, portfolio due diligence for M&A, credit training and Leadership training. Prior to retirement, Mike served as EVP, Area Credit Executive at Cadence Bank in Gainesville, GA. providing credit support to the Georgia Region and the bank's CRE team of the newly merged company. Prior to the October 2021 merger with Bancorp South, Mike served as EVP, Director of Real Estate Credit Risk for Cadence Bank. Prior to the January 2019 merger with Cadence Bank, Mike served as EVP, Senior Credit Officer of State Bank and Trust Company in Atlanta. He also served as Director of Special Assets Division of State Bank. Mike's banking experience spans 45 years, having worked with several banks in various capacities including retail, consumer, commercial, troubled asset remediation and credit. Mike served on the Credit Committee for the Georgia Bankers Association, where he also serves as an instructor leading seminars on loan documentation, analyzing financial statements, business cash flow and asset-based lending. He also served on the Georgia Bankers Association Graduate Banking School Board of Directors. He is also a member of the faculty at the University of Georgia Banking School sponsored by the Georgia Bankers Association. Mike is also a member of the faculty at the Graduate School of Banking at Louisiana State University where he teaches Troubled Asset Resolution. He is a 1991 graduate of the school. He was the 2017 recipient of the T. Eugene Spragens President's award, an award presented annually by the Graduate School of Banking at LSU to an outstanding faculty member. Mike also serves as President of GSBSU and is a member of the Executive Committee. Mike is an accomplished presenter and speaker, having conducted many seminars, workshops and been an invited guest speaker at Georgia Bankers Association, Alabama Bankers Association and Federal Reserve Bank of Atlanta programs. He is a member of Lakewood Baptist Church in Gainesville. He has served in numerous capacities with United Way. Mike is a former Board Member of the Greater Hall County Chamber of

Commerce and served as Vice Chairman of the South Hall Business Coalition. He attended Georgia College and State University from 1976-1978 where he received a BBA and from 1980-1982 where he received an MBA.



Contact ebailey@alabama.bank today to register for The Lending Institute!



Join us at The Henderson in Destin!



For more information, contact Elizabeth Bailey,
Vice President of Professional Development at
(251) 510-3593 or email ebailey@alabama.bank
For information on important policies please visit our website at
<https://www.alabama.bank/policies>