

**COMMERCIAL LENDING SCHOOL 5-DAY OPTION**  
**October 20-24, 2008 ~ West Holiday Inn ~ Topeka, Kansas**

<b>MONDAY October 20</b>	<b>TUESDAY October 21</b>	<b>WEDNESDAY October 22</b>	<b>THURSDAY October 23</b>	<b>FRIDAY October 24</b>
7:30 - 8:00 a.m. <b>Registration</b>	7:00 - 7:45 a.m. Breakfast			
8:00 - 8:15 a.m. <b>Orientation</b>	7:45 - 10:00 a.m. <b>Historical Financial Analysis</b> <i>(continued)</i>	7:45 - 10:00 a.m. <b>Historical Financial Analysis</b> <i>(continued)</i>	7:45 - 8:15 a.m. <b>Financial Analysis Wrap-Up Q &amp; A Session</b>	7:45 - 9:15 a.m. <b>Calling, Negotiating and Selling</b>
8:15 - 10:15 a.m. <b>Understanding Businesses</b>			8:15 - 10:00 a.m. <b>Loan Structure &amp; Credit Administration</b>	
<b>10:15 - 10:30 a.m.</b>	<b>10:00 - 10:15 a.m.</b>	<b>10:00 - 10:15 a.m.</b>	<b>10:00 - 10:15 a.m.</b>	<b>9:15 - 9:30 a.m.</b>
	<b>Break</b>			
10:30 a.m. - 12:00 p.m. <b>Understanding Businesses</b> <i>(continued)</i>	10:15 a.m. - 12:15 p.m. <b>Historical Financial Analysis</b> <i>(continued)</i>	10:15 a.m. - 12:15 p.m. <b>Historical Financial Analysis</b> <i>(continued)</i>	10:15 a.m. - 12:30 p.m. <b>Loan Structure &amp; Credit Administration</b> <i>(continued)</i>	9:30 - 10:30 a.m. <b>Calling, Negotiating and Selling</b> <i>(continued)</i>
				10:30 - 11:00 a.m. <b>Commercial Lending in Action</b>
				11:00 a.m. - 12:00 p.m. <b>Assessment Instrument</b>
<b>12:00 - 1:00 p.m.</b>	<b>12:15 - 1:15 p.m.</b>	<b>12:15 - 1:15 p.m.</b>	<b>12:30 - 1:15 p.m.</b>	
	<b>Lunch</b>			
1:00 - 2:45 p.m. <b>Understanding Businesses</b> <i>(continued)</i>	1:15 - 3:15 p.m. <b>Historical Financial Analysis</b> <i>(continued)</i>	1:15 - 3:15 p.m. <b>Sensitivity Analysis</b>	1:15 - 3:15 p.m. <b>Problem Loans</b>	12:00 - 12:15 p.m. <b>Assessment Instrument Review</b>
2:45 - 3:15 p.m. <b>Lending Process in Action</b>				12:15 - 12:30 p.m. <b>Evaluations and Closing Remarks</b>
<b>3:15 - 3:30 p.m.</b>	<b>3:15 - 3:30 p.m.</b>	<b>3:15 - 3:30 p.m.</b>	<b>3:15 - 3:30 p.m.</b>	
	<b>Break</b>			
3:30 - 5:30 p.m. <b>Historical Financial Analysis</b>	3:30 - 5:00 p.m. <b>Historical Financial Analysis</b> <i>(continued)</i>	3:30 - 5:30 p.m. <b>Lending Process in Action &amp; Hot Topics in Lending</b>	3:30 - 4:30 p.m. <b>Problem Loans</b> <i>(continued)</i>	12:30 p.m. <b>Adjournment</b>
	5:00 - 5:30 p.m. <b>Lending Process in Action</b>		4:30 - 5:30 p.m. <b>Group In-Class Assessment Preparation</b>	
<b>5:45 - 6:45 p.m.</b> <b>Pizza Party</b>	5:30 - 6:00 p.m. <b>Optional Q &amp; A Session</b>	5:30 - 6:00 p.m. <b>Assessment Instrument Overview</b>		
<b>Evening Homework</b>	<b>Evening Homework</b>	<b>Assessment Preparation</b>	<b>Assessment Preparation</b>	

*(Note: Schedule subject to variations in sequence, class offerings and adjustments in length of class sessions.)*