



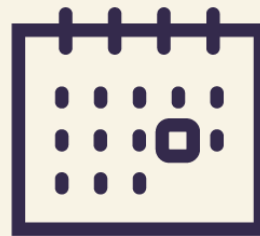
# Save the Date

Central Indiana Risk Management Association presents  
The 45<sup>th</sup> Annual Commercial Lending School



## Regions Tower

5th Floor  
211 N Pennsylvania St  
Indianapolis, IN 46201



## Dates

Monday, July 13th  
Wednesday, July 15<sup>th</sup>

Learn from local industry experts as they equip banking professionals with essential knowledge on common sense cash flow, client profiling & sales relationships, loan structuring, compliance issues, managed assets & red flags, loan documentation, and more.

Meet our Central Indiana Lending School Coordinators



**Bryan Duncan**  
Commercial Underwriting Mgr, VP  
Old National Bank



**Rhonda Graham**  
Paralegal  
Krieg DeVault LLP

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# **Commercial Lending School Curriculum**

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## **Client Profiling**

*Troy Kafka, SVP Centier Bank*

Learn the differences among client groups including Private Client, Small Business, Middle Market, Large Corporate, and Specialty Finance clients and how to research prospective clients.

## **Commercial Real Estate**

*Katie Smith, VP National Bank of Indianapolis  
Tom Urick, SVP National Bank of Indianapolis*

Outline of the critical differences between a normal commercial loan and a commercial real estate loan

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## **Loan Documentation**

*Ann Marie Woolwine, Esq. Krieg DeVault LLP  
Rhonda Graham, Paralegal, Krieg DeVault LLP  
Keith Mundrick, Partner, Amundsen Davis, LLC*

Documentation essentials for both real estate loans and general commercial loans for internally prepared docs or from outside counsel.

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## **Small Business Lending**

*Luann Lieurance, U.S. SBA – Indiana District  
Kiamesha Colom, Partner, Taft Stettinius & Hollister  
David Amick, Exec. Dir., Premier Capital Corporation*

Panel discussion which includes an overview of SBA 504 and 7(A) programs plus potential pitfalls and where banks fail in the process.

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## **Loan Structure**

*Instructor TBD*

Loan structuring, an overview of covenant definitions and considerations.

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## **Compliance Issues**

*Elizabeth Doeblen, CRCM, First Merchants Corporation*

General overview of regulatory issues facing all types of banks today.

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## **Managed Assets / Red Flags**

*Pat Berghoff, VP, First Merchants Bank  
Kay Dee Baird, Partner, Amundsen Davis LLC*

Overview of key indicators that a client is heading in the wrong direction and how a Bank's Special Asset department proceeds once the problem is identified.

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## **Common Sense Cash Flow**

*Steve McGlothlin, Chief Credit Officer, Old National Bank*

Learn about operating cash flow, and how to analyze the various ways companies generate cash to repay loans.

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## **Accounting Overview & Update**

*Eric Woodruff, Partner, Sponsel CPA Group*

Session discusses what an accountant expects from a banker and vice-versa; statement composition, accounting engagements & GAAP updates.

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## **Introduction of Business Valuations**

*Eric Messmer, CPA, Katz Sapper & Miller  
Jonathan Jared, CPA Katz Sapper & Miller*

Introductory course describing the methodology used to value businesses.

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## **Sales Relationships**

*John Otteson, Corporate Banking Exec, Old National Bank*

An overview of building, managing, and sustaining lasting relationships with your clients.

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# Commercial Lending School Schedule

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*\*Schedule subject to change*

## Monday, July 13, 2026

7:30 a.m. *Registration & Breakfast*  
8:00 a.m. Client Profiling  
10:15 a.m. *Break*  
10:30 a.m. Loan Documentation  
12:30 p.m. *Lunch*  
1:30 p.m. Loan Structure  
4:00 p.m. *Dismiss*

## Tuesday, July 14, 2026

7:30 a.m. *Breakfast*  
8:00 a.m. Commercial Real Estate  
10:15 a.m. *Break*  
10:30 a.m. Accounting Overview & Updates  
12:00 p.m. *Lunch*  
1:00 p.m. Small Business Lending  
2:45 p.m. *Break*  
3:00 p.m. Managed Assets/ Red Flags  
5:00 p.m. *Dismiss*

## Wednesday, July 15, 2026

7:30 a.m. *Breakfast*  
8:00 a.m. Common Sense Cash Flow  
10:15 a.m. *Break*  
10:30 a.m. Compliance Issues  
12:15 p.m. *Lunch*  
1:15 p.m. Introduction of Business Valuations  
3:00 p.m. *Break*  
3:15 p.m. Sales Relationships  
4:45 p.m. *Dismiss*

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## Who Should Attend?

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- Credit Underwriters with 6 months to 2 years of experience
- Junior Lending Officers
- Individuals with a need and desire to learn more about the various aspects of commercial lending and analysis that are only gained through years of on-the-job training.
- Portfolio Managers, Relationship Officers, or Lenders moving from one business segment to another

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# **Registration**

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***The school is limited to 35 participants; register as soon as possible to ensure a seat.***

The fee for the 2026 Commercial Lending School includes three (3) days of educational activities, course materials including a binder with each presentation, and a continental breakfast and lunch served daily. The cost of parking and accommodation are the responsibility of the participant, not the Central Indiana Chapter of RMA.

Register on or before May 31, 2026	<b>\$595</b>
Register after May 31, 2026	<b>\$695</b>
Buy 5 Get 1 Free Promotion	Contact Bryan Duncan for code

Please register online at [Constant Contact](#).

If paying by check, please mail a copy of the registration confirmation and check to:

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317.705.6841  
[Bryan.Duncan@oldnational.com](mailto:Bryan.Duncan@oldnational.com)

Checks made payable to: Central Indiana Chapter RMA