

ABA Foundational Commercial Lending School

April 19 – 24, 2026

Emory Conference Center | Atlanta, GA

Sunday April 19	Monday April 20	Tuesday April 21	Wednesday April 22	Thursday April 23	Friday April 24
<p>1:00 - 2:00 PM</p> <p><b>School Registration</b></p> <p><b>Lullwater Foyer</b></p>	<p>8:00 - 9:30 AM</p> <p><b>Evaluating the Commercial Borrower's Business Strategy</b></p> <p><i>Kevin Nickodem</i></p> <p><b>Salon I-II</b></p>	<p>8:00 - 9:15 AM</p> <p><b>Determining Repayment Ability: Cash Flow, Collateral and Guarantees</b></p> <p><i>Dev Strischek</i></p> <p><b>Salon I-II</b></p>	<p>9:30 - 11:00 AM</p> <p><b>Intro to Credit Risk Management: Credit Policy &amp; Credit Culture</b></p> <p><i>Derrick Jackson</i></p> <p><b>Salon I-II</b></p>	<p>8:00 - 10:00 AM</p> <p><b>Underwriting the Loan Request</b></p> <p><i>Kevin Nickodem</i></p> <p><b>Salon I-II</b></p>	<p>8:00 - 9:00 AM</p> <p><b>Presentation Skills for Lenders</b></p> <p><i>Vernon Roberts</i></p> <p><b>Salon I-II</b></p>
	Break	Break	Break	Break	Break
	<p>9:45 AM - 12:00 PM</p> <p><b>The Importance of Cash Flow</b></p> <p><i>Christie Drexler</i></p> <p><b>Salon I-II</b></p>	<p>9:30 AM - 12:00 PM</p> <p><b>Fundamentals of Commercial Real Estate Lending</b></p> <p><i>Richard Hamm</i></p> <p><b>Salon I-II</b></p>	<p>11:15 AM - 12:15 PM</p> <p><b>Fundamentals of Commercial Construction Lending</b></p> <p><i>Dan Harrington</i></p> <p><b>Salon I-II</b></p>	<p>10:15 - 11:45 AM</p> <p><b>Developing the Credit Memo</b></p> <p><i>Dan Harrington</i></p> <p><b>Salon I-II</b></p>	<p>9:15 - 10:15 AM</p> <p><b>Think Like a Leader</b></p> <p><i>Vernon Roberts</i></p> <p><b>Salon I-II</b></p>
					<p>10:30 - 12:00 PM</p> <p><b>Simulation Review/Debrief</b></p> <p><i>Derrick Jackson Patrick Landry Welmo Coca</i></p> <p><b>Salon I-II</b></p>
	<p>12:00 - 1:00 PM</p> <p><b>Lunch</b></p>	<p>12:00 - 1:00 PM</p> <p><b>Lunch</b></p>	<p>12:15 - 1:00 PM</p> <p><b>Lunch</b></p>	<p>11:45 - 12:30 PM</p> <p><b>Lunch</b></p>	<p>12:00 PM</p> <p><b>SCHOOL CONCLUDES</b></p>
<p>2:00 - 3:00 PM</p> <p><b>Facilitated Roundtable Networking</b></p> <p><b>Salon I - II</b></p>	<p>1:00 - 2:15 PM</p> <p><b>The Importance of Cash Flow</b></p> <p><i>Christie Drexler</i></p> <p><b>Salon I-II</b></p>	<p>1:00 - 2:30 PM</p> <p><b>Fundamentals of C&amp;I Lending</b></p> <p><i>Christie Drexler</i></p> <p><b>Salon I-II</b></p>	<p>1:00 – 2:00 PM</p> <p><b>A Conversation with Federal Regulators – Emerging Issues for Lending Portfolios</b></p> <p><i>Moderator: David Rodarte</i></p> <p><i>Panelists: Lorenzo Garza, Joseph Hoge, Kevin Cole</i></p> <p><b>Emory Amphitheatre</b></p>	<p>12:30 - 2:15 PM</p> <p><b>Monitoring Your Commercial Loan Portfolio</b></p> <p><i>Christie Drexler</i></p> <p><b>Salon I-II</b></p>	<p>Please do not make travel plans to depart before the session ends at 12:00 PM. If you elect to depart early, we cannot grant a Program Certificate.</p>
	Break	Break	Break	Break	
<p>3:15 - 4:00 PM</p> <p><b>Welcome/ Orientation</b></p> <p>4:00 - 5:15 PM</p> <p><b>Banking, the Economy &amp; Credit Outlook</b></p> <p><i>Daniel Brown</i></p> <p><b>Emory Amphitheatre</b></p>	<p>2:30 - 3:30 PM</p> <p><b>ABA Commercial Loan Simulation Orientation</b></p> <p><i>Derrick Jackson Patrick Landry</i></p> <p><b>Salon I-II</b></p>	<p>2:45 - 4:00 PM</p> <p><b>ABA Commercial Loan Simulation</b></p> <p><i>Derrick Jackson Patrick Landry</i></p> <p><b>Salon I-II</b></p>	<p>2:15 - 3:45 PM</p> <p><b>ELECTIVES</b></p> <p>1 - Navigating CRE Lending <b>Hickory</b></p> <p>2 - Deep Dive into C&amp;I <b>Dogwood</b></p> <p>3 - Profitability: Bank Financial Analysis and Asset/Liability Management <b>Azalea</b></p> <p>4 - SBA Administration Lender Training: Marketing Loan Origination and Post-closing <b>Maple</b></p>	<p>2:30 - 3:30 PM</p> <p><b>Influential Client Conversations</b></p> <p><i>Vernon Roberts</i></p> <p><b>Salon I-II</b></p>	

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	Break	Break	Break	Break	
	<p>3:45 - 5:00 PM</p> <p><b>Simulation Breakout 1</b></p> <p><i>Derrick Jackson</i> <i>Patrick Landry</i></p>	<p>4:15 - 5:15 PM</p> <p><b>Simulation Breakout 2</b></p> <p><i>Derrick Jackson</i> <i>Patrick Landry</i></p>	<p>4:00 - 5:30 PM</p> <p><b>ELECTIVES</b></p> <p>1 - Navigating CRE Lending <b>Hickory</b></p> <p>2 - Deep Dive into C&amp;I <b>Dogwood</b></p> <p>3 - Profitability: Bank Financial Analysis and Asset/Liability Management <b>Azalea</b></p> <p>4 - An Intermediate Guide to Hotel Underwriting and Financing <b>Maple</b></p>	<p>3:45 - 4:45 PM</p> <p><b>ABA Commercial Loan Simulation Breakout 3</b></p> <p><i>Derrick Jackson</i> <i>Patrick Landry</i></p>	
<p>5:15 - 6:15 PM <b>Dinner Dining Room</b></p> <p>6:15 - 7:15 PM <b>Reception Hearth/ Lobby</b></p>	<p>5:00 - 5:45 PM</p> <p><b>Simulation Bid Session 1</b></p> <p><i>Derrick Jackson</i> <i>Patrick Landry</i></p> <p><b>Salon I-II</b></p>	<p>5:30 - 6:00 PM</p> <p><b>Simulation Bid Session 2</b></p> <p><i>Derrick Jackson</i> <i>Patrick Landry</i></p> <p><b>Salon I-II</b></p>		<p>4:45 - 5:45 PM</p> <p><b>Simulation Bid Session 3</b></p> <p><i>Derrick Jackson</i> <i>Patrick Landry</i></p> <p><b>Salon I-II</b></p>	
			<p>6:30 - 8:30 PM</p> <p><b>Tacos and Karaoke</b></p> <p><b>Silverbell Pavilion</b></p>		

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