

Richard Hamm

Owner/President

Advantage Consulting & Training Huntsville, AL

advantagecons@bellsouth.net

Hamm has been training bankers for 30+ years, designing and delivering programs specializing in commercial lending and credit, including portfolio and risk management, commercial real estate (CRE) and appraisals, plus selling and negotiating skills, and director training. His clients include:

- National associations such as The Risk Management Association (RMA) and the American Bankers Association (ABA)
- Regional banking schools such as the Graduate School of Banking – Wisconsin, the Barret School of Banking – Memphis, the Southwestern Graduate School of Banking (SWGSB) – Dallas and the Graduate School of Banking at Colorado
- State banking and community banking associations in a dozen states
- Individual banks.

He is based in Huntsville, AL and has owned/operated Advantage Consulting & Training for 15+ years, after a 22-year banking career including senior positions in lending and credit, plus president of a community bank through formation and acquisition of an existing bank.

During his banking career he was active within RMA's chapter structure, plus serving on several committees at the national level. He has written over 20 articles for The RMA Journal and still serves on The Journal's Editorial Advisory Board. He has created several courses for RMA, including the first versions of Global Cash Flow and Construction Loan Administration. He has also been involved in updating, editing and teaching most of RMA's commercial real estate courses. In 2010 he served as subject matter expert for RMA's e-learning/online The Commercial Real Estate Lending Decision Process curriculum.

In 2012 Richard edited, updated and revised ABA's long-standing textbooks Commercial Lending and Analyzing Financial Statements, as well as provided content for an electronic curriculum based on both books. The content was again updated in winter 2018-2019 and winter 2019-2020 to add content on fraud and anti-money laundering, asset-based lending and CRE lending.

Starting in 2016, he has been facilitating periodic "senior lender forums" for state banking and community banking associations, currently with eight groups across three states, as well as quarterly and annual senior lender events for the Barret School of Banking.

He has BS and MBA degrees from the University of Alabama.