



Commercial Loan Origination Workshop Sales and Marketing Techniques Los Angeles, CA | May 9-10, 2019

Agenda Day 1

8:15 - 8:30 am

Introduction

- Workshop Description
- Panelists
- Objectives

8:30 - 10:00 am

Lecture

- What is Loan Origination?
- Commercial Loan Originator/Producer
 - Perspectives of Mortgage Bankers/Broker
 - Perspective of Lender
- Why do Borrowers borrow money?
- Where are the funds?
 - Lending Platforms
- Types of Financing Options

10:00 - 10:15 am

Break

10:15 - 12:00 pm

Lecture - The Lending Process

- Identifying the Deal
 - Learning the Market
 - Finding the Client
 - Meeting the Borrower/Identifying the Deal
 - Initial Analysis/Validation
 - Determine Feasibility
- Determining Best source of Capital
 - Factors Affecting Choice of Lender



- Practice Exercise – Choosing the Lender
- Exploring Mezzanine Financing as an Option

12:00 – 12:30 pm Lunch

12:30 – 1:30 pm Lecture – The Lending Process

- Preliminary Package
 - Purpose and Scope
 - Identify Strengths and Weaknesses
 - Recommendation
- Quote Analysis
 - Summary Factors
 - Assumptions used by Lender
 - Rationale for Loan Pricing
 - Negotiability of Servicing and Fees
 - Timing
 - Recommendation to Borrower

1:30 – 1:45 pm Break

1:45 – 3:00 pm Lecture – Lending Process

- Engagement Letter
- Lender Application
- Deal Processing/Underwriting
 - Role of Loan Processor
 - Role of Underwriter
- Lender Approval and Commitment

3:00 – 3:15 pm Break

3:15 – 5:00 pm Lecture – Lending Process

- Closing
 - Role of Loan Closer



- Closing Process and Timeline
- Standard documents required at closing
- Retention, Sale or Securitization
 - Handoff to servicing
- Servicing
 - Role of Servicer
 - Common Responsibilities and Duties
 - Servicing Agreements
 - Servicing Fees
 - Investor Reporting and Remittances

5:00pm

Wrap Up



Agenda Day 2

- 8:30 - 10:00 am** **Lecture**
- Workshop objectives
 - Key Characteristics of Successful Mortgage Banker
 - Utilize a Marketing Style
 - Know to whom you are selling
 - Selling the Deal
- 10:00 - 10:15 am** **Break**
- 10:15 - 11:15 am** **Pitching Practice (Individual and Group Activity)**
- 11:15 - 12:00 pm** **Lecture**
- Selling the Deal to the Borrower
 - Effective Presentations
 - Managing Borrower expectations
- 12:00 - 1:30 pm** **Lunch/ Group activity: Case Study: Selling to the Borrower**
- 1:15 - 12:00 pm** **Lecture**
- Selling the Deal to the Lender
 - Lender Trust Critical
 - Know the Deal
 - Relationship with the Lender
- 2:00 - 3:15 pm** **Group Activity: Case Study: Selling to the Lender**
- 3:15 - 3:30 pm** **Wrap up**