



DURATION

15 - 20 hours



DELIVERY CHANNEL

eLearning

*Skills Application Lab
Available*



Course Modules:

- 1 Opportunity Assessment
- 2 Borrower and Management Assessment
- 3 Market and Property Assessment
- 4 Repayment Assessment
- 5 Real Estate Valuation
- 6 Global Financial Assessment
- 7 Loan Documentation and Management
- 8 Construction Lending

eLEARNING

Commercial Real Estate Lending

ASSESS THE UNIQUE RISKS THAT COMMERCIAL PROPERTIES PRESENT

COURSE OVERVIEW & BENEFITS

The production and maintenance of high-quality commercial real estate loans is central to the success of many financial institutions' portfolios.

Commercial Real Estate Lending (CREL) teaches lenders how to use the Real Estate Lending Decision Strategy™ to thoroughly evaluate investment real estate financing opportunities.

This eight-module eLearning course first explores the simple and complex real estate ownership structures that lenders may encounter, and the types of properties that may serve as collateral in commercial real estate deals.

Participants then study primary and secondary repayment sources, and discover the ins-and-outs of commercial real estate underwriting as they learn how to calculate the ratios and indicators specific to these types of loans and conduct a global financial assessment of the borrower and related parties.

Once they've completed their study of loan analysis, participants learn how to properly document and manage a commercial real estate loan.

A final module specific to construction lending is also included.

LEARNING OBJECTIVE

Learn best practices for analyzing, documenting and managing commercial real estate loans.

COMPETENCIES GAINED

Participants will be able to:

- Evaluate a commercial real estate opportunity, including the project's management, ownership, market and property
- Calculate and evaluate cash flow, existing and stabilized net operating income, debt service coverage, debt yield and maximum supportable loan amount
- Determine the value of a commercial real estate property as a secondary source of repayment
- Identify the appropriate loan documentation needed for different types of real estate transactions
- Recognize the steps necessary to properly monitor a construction loan

TARGET AUDIENCE

CREL is suitable for anyone with commercial real estate lending responsibilities, including commercial real estate lenders, commercial lenders, credit managers, underwriters and loan review staff.