

Commercial Loan Documents

Important Covenants and Potential Modifications

LIVE PROGRAM & LIVE WEBCAST: **NOVEMBER 18, 2015**

Live program at the Colorado CLE Classroom • 1900 Grant St., Suite 300, Denver, CO

CLE CREDITS: Submitted for 1 General CLE Credit

Loan covenants are a necessary part of any loan document. Depending upon the size of the loan, the type of collateral and the financial strength of the guarantors, these covenants can vary widely. The overriding goal of loan covenants is to provide the lender with an "early warning" of any issues which may cause a loan to default. This presentation will discuss loan covenants lenders generally always want along with modifications frequently requested by borrowers and acceptable to lenders. **REGISTER TODAY!**

DON'T FORGET: The Financial Institutions Luncheon Series is also available via live Internet webcast, direct to your desktop!

PROGRAM AGENDA:

11:30 am Registration

12:00 pm Topics Include:

- Loan Covenants Lenders Can't Live Without
- Frequent Modifications Requested by Borrowers
- Modifications Lenders Sometimes Live With

1:00 pm Adjourn

FACULTY:

Deborah L. Bayles, Partner, Stinson Leonard Street LLP, Greenwood Village, CO



Deborah L. Bayles is a partner of Stinson Leonard Street LLP in Denver. She is a graduate of California Lutheran University, B.A., summa cum laude, in 1988, and the University of Denver, M.A./J.D., Order of St. Ives, in 1991. Ms. Bayles is a transactional attorney and primarily represents clients in the areas of real estate, secured transactions, intellectual property, regulatory compliance, mergers and acquisitions, and general commercial law.

She also served as the chief legal officer (CLO) for a privately held, venture-backed, e-commerce company for two years. In her capacity as CLO, she negotiated, documented, and closed three private funding rounds, as well as bank lines of credit, equipment leases, and software licenses. She was also responsible for negotiating and documenting all vendor, partner, and customer contracts. Primary among her responsibilities was the development and implementation of a regulatory compliance program to ensure the company's compliance with the Fair Credit Reporting Act, the Equal Credit Opportunity Act, and the Fair Housing Act.

PROGRAM SERIES CO-CHAIRS:

- **Edward J. Adkins, Esq., and Keith F. Woods, Esq., Markus Williams Young & Zimmermann LLC, Denver, CO**

REGISTRATION:

TUITION ENCLOSED: Tuition is the same for the Live Event and Live Webcast. For live program attendees, lunch can be provided for an additional \$10.

- Non-member:\$79.00
 CBA Member:\$59.00
 New Lawyer Edge Member:\$29.50
 CBA Business Law Section Member:\$29.00
 CBA Financial Institutions Subsection Member:\$29.00
 CLE Elite Pass Holder:.....FREE

Lunch: YES, I would like lunch provided.....\$10.00

Select format:

- Live Program (BL111815L) Live Webcast (BL111815W)

HOMESTUDY: (MP3 & VOD Only):

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