

Thursday, March 1, 2007: Environmental Diligence for Lenders – A Roundtable Discussion

Bank of America
1075 Main Street, Mezzanine 2
Waltham, MA
7:30 to 10:00 a.m.
Cost: Free for RMA Members, \$5 for Guests – includes
Continental Breakfast

As of November 1, 2006 the EPA's "All Appropriate Inquiry" rule became effective. ASTM E 1527-05 requires further diligence in order for a property owner to gain CERCLA liability defense. How should your Bank address the new standard, which is the first federal environmental site assessment rule in history?

Get the facts from **Environmental Data Resources** (EDR), a New England based provider of environmental information and reports tailored to the specific needs of your financial institution.

Friday, March 16, 2007: Sound Risk Management Practices in Commercial Real Estate Lending

Federal Reserve Bank of Boston
600 Atlantic Avenue, 2nd Floor, Conference Room A
Boston, MA
2:00 – 3:30 p.m. Panel Presentation
3:30 – 4:30 p.m. Reception and Networking
Cost: Free for RMA Members, \$5 for Guests – includes
refreshments

A panel of bankers and regulators discuss concentrations and risk management practices in commercial real estate lending.

Panelists:

Denise Dittrich, Supervisory Financial Analyst, Board of Governors of the Federal Reserve System
Kurt Wilhelm, Director, Commercial Credit Risk, Office of the Comptroller of the Currency
John Farmer, Senior Vice President and Director of Managed Assets at Eastern Bank
M. Robert Rose, Executive Vice President, Chief Credit Risk Management Officer, Sovereign Bancorp

Wednesday, March 28, 2007: An RMA WOMEN IN BANKING Event: Careers For Women In Banking

Carbone's Restaurant
588 Franklin Avenue
Hartford, CT
12:00 – 2:00 p.m.
Cost: \$5 for RMA Members, \$25 for Guests – includes
lunch

What are the best career opportunities for women in the banking industry? Is there such a thing as the "best" career path? What type of bank corporate culture fosters personal growth for women? Join us for the insights offered by Diane L. Wishnafski, Executive Vice President, Business and Retail Services for New Alliance Bank of New Haven, CT. This program is targeted to women bankers.

Diane L. Wishnafski is Executive Vice President, Business and Retail Services at New Alliance Bank. Mrs. Wishnafski joined New Alliance's predecessor, New Haven Savings Bank, in 1985 and has held several officer positions. In 2006, in addition to managing business banking services, she accepted responsibility for the branch system, retail deposits and loans, product management, sales and delivery services. Mrs. Wishnafski is currently Vice Chair of the Commercial Banking Committee for American Community Bankers in Washington, D.C. She is Past Chairman of the Greater New Haven Chamber of Commerce, Past Chairman of the South Central Connecticut Chapter of the American Red Cross and Past Chairman of the Fund for Women & Girls at the Community Foundation. She currently is Chairman of the Regional Growth Partnership of Greater New Haven and holds board seats at Saint Raphael's Hospital Foundation, Hamden Hall Country Day School, Tweed Airport Authority and Southern Connecticut State University Foundation. Mrs. Wishnafski also serves as a member of the National Arts Stabilization Committee for Greater New Haven.

**Wednesday, April 11, 2007:
Market Dynamics and Changes in
Commercial Real Estate**

The Board Room at Sovereign Bank
5 Whittier Street, Second Floor
Framingham, MA
7:30 – 9:00 a.m. Presentation
Cost: Free for RMA Members, \$5 for Guests - includes
Continental Breakfast

Please join us for a fascinating look at the world of
the Commercial Real Estate capital market. **PPR** is
an independent real estate research and strategy
development firm that works with major institutional

investors in all four quadrants of the real estate capital
markets. PPR offers market research, strategic advice,
and sophisticated analytical tools on a global basis.
The firm is based in the U.S., and has an office in
London. Paul Briggs, Senior Real Estate Economist,
is responsible for PPR's U.S. office market research,
ranging from analyzing national trends to monitoring
activity at the market and submarket levels. His research
is used to advise PPR's broad range of clients on office
market conditions and investment strategy and is also
integrated into PPR's forecasts and products. Further, he
is a key advisor to numerous PPR clients and has tracked
apartment, office, retail, warehouse, and hotel property
markets in a variety of major U.S. metropolitan areas
during his tenure with PPR.

**Use the form below to sign up by mail or fax. You may also contact the Chapter
Administrator by phone or email to sign up.**

Julie Conroy, Chapter Administrator
RMA New England Chapter
82 Water Street, Newburyport, MA 01950
Attn: RMA New England Chapter

Telephone (978) 263-9003
Facsimile: (978) 462-4979
E-mail: julie@rmanewengland.org

**Please sign up early, as seating is limited. Please note that these meetings are held in security buildings
and all attendees must be pre-registered and on file at the security desk to gain entrance.**

I will be attending the following events:
(Please check applicable events.)

- | | | | |
|--------------------------|---------|---------------------------------------|--------------------------------|
| <input type="checkbox"/> | 3/1/07 | Environment Diligence For Lenders | Bank of America in Waltham |
| <input type="checkbox"/> | 3/16/07 | Sound Risk Management in Comm. RE | Federal Reserve Bank of Boston |
| <input type="checkbox"/> | 3/28/07 | RMA Women In Banking Group | Carbones Restaurant, Hartford |
| <input type="checkbox"/> | 4/11/07 | Market Dynamics & Changes in Comm. RE | Sovereign Bank, Framingham |

Name: _____ Amount Enclosed: \$ _____

Institution: _____ Title: _____ RMA Member? Yes ___ No ___

Address: _____ City: _____ State: _____ Zip: _____

Telephone: _____ Fax: _____ Email Address: _____



**April 22 – 27, 2007:
RMA Presents THE 2007 LOAN OFFICER
RESIDENT SEMINAR**

The New England Center, University of New Hampshire Campus

Objective of the Seminar

For over 30 years, LORS has served as a resource for RMA Banks throughout New England by providing Commercial Lending training to bank Credit Analysts and Junior Lending Officers.

The seminar teaches fundamental credit skills and practical lending techniques using daily seminars in conjunction with related case studies. The week concludes with the popular "Mock Loan Committee," where students apply what they have learned to a presentation in front of seasoned credit and lending professionals. Each instructor during the week is either an experienced lender from an RMA member bank or a recognized expert in their field. Based on feedback from previous classes and in recognition of changing trends in the industry, the program is constantly updated to fit the needs of the next generation of commercial lenders.

Early enrollment is encouraged, as class sizes are limited to provide a better opportunity for one-on-one instruction and to share thoughts and opinions in a team building environment. For more information, contact either Margherita Stargard or Bret Bokelkamp at the numbers listed at the end of the application.

Who Should Attend?

The Loan Officer Resident Seminar is designed for junior commercial lending officers, or credit professionals who have the expectation of being in that position in the near future. Participants should have at least one year of experience in commercial lending or commercial credit administration, and should have a basic understanding of commercial lending and financial statement analysis. The LORS program is an excellent continuation of RMA New England's Commercial Credit Analysis program offered in the Fall.

The Curriculum

The LORS curriculum has been organized around daily

focus topics: "The Current Banking Environment," "Fundamental Credit Analysis," "Loan Documentation," "Credit Structuring," "Cash Flow and Breakeven Analysis," "Due Diligence and Early Warnings", and "Loan Committee Presentations" among others.

Location

The seminar will be held at The New England Center for Continuing Education, located at the University of New Hampshire. The Center is well known throughout the region for the quality of its facilities and its excellent food. In 1999, the Center was ranked nationally within the top 100 suburban conference centers for its accommodations, service and dining. Students will reside in first class accommodations in the New England Center Hotel, adjacent to the Learning Center that houses seminar rooms and dining facilities. Accommodations are available in both double and single occupancy.

Tuition and Application

For RMA member banks, the tuition is \$1,550 per person (double occupancy, if available), and \$1,750 (single occupancy), including meals, lodging, instruction, and materials. For non-member banks, the tuition is \$2000 and \$2,200 per person, respectively. The commuter rate is \$1,350 (RMA member banks) and \$1,800 (non-member banks) including meals, instruction, and materials.

All applicants who are not accepted for admission, or who withdraw before February 22nd, will have their tuition refunded. Students who withdraw after February 22nd may be partially or fully refunded at the discretion of the seminar committee, depending on their ability to find replacement students and costs incurred by the Chapter.

Registration and Dress

Registration will be between 1:00 and 3:00 p.m. on Sunday, April 22nd at the main desk of the New England Center Hotel. A seminar orientation will be held that afternoon at 3:15 p.m. to brief students on the seminar agenda and to pickup seminar/course materials. The seminar will conclude at noon on Friday, April 27th. Dress during classes and meals is casual.

LORS Registration Form on back page

Application for Admission 2007 Loan Officer Resident Seminar

Sponsored by: New England Chapter of RMA

Name: Mr. Ms. _____

Title/Function: _____

Name to appear on badge: _____

Name of Institution: _____

RMA Member Institution? Yes No

Institution Asset Size \$: _____

Commercial Loans \$: _____ as of ___/___/200__

Business Address: _____

Home Address: _____

Telephone: _____ Fax: _____

Email: _____

Educational Background: (Check highest level attained)

Associates' Degree LL.B. / J.D. High School

Bachelors' Degree Master's Degree Other

Your experience in commercial lending or credit: _____ years.

Lending/ Credit Risk Management Schools/Programs Attended:

Tuition: (Checks should be made payable to: Risk Management Association LORS Committee)

Loan Officer Resident Seminar April 22 – April 27, 2007 (Check for full tuition must accompany application)

RMA member banks \$1550 (dbl occupancy if available) \$1750 (single occupancy) \$1350 (commuter)

Non-member banks \$2000 (dbl occupancy if available) \$ 2200 (single occupancy) \$1800 (commuter)

By signing below, the applicant agrees to participate actively in all of the educational programs offered through the
2007 Loan Officer Resident Seminar (LORS)

Applicant Signature: _____

Print Name: _____

Approving Manager's Signature: _____

Print Name: _____

Return this application form and tuition check to:

RMA New England – LORS

c/o Julie Conroy

82 Water Street

Newburyport, MA 01950

Telephone: (978) 263-9003

Facsimile: (978) 462-4979

Email: julie@rmanewengland.com

For Questions Regarding LORS:

Margherita Stargard

Telephone: (617) 994-7293

margherita.stargard@citizensbank.com

Bret Bokelkamp

Telephone: (617) 757-5627

bbokelka@sovereignbank.com