



COMMERCIAL LENDING SCHOOL—LEVEL 2

April 26–May 1, 2026 at SMU Cox



Sunday, April 26, 2026

- 2–2:30 p.m. Welcome and Orientation** Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox
- 2:30–4:30 p.m. Banking, The Economy, and Credit Outlook** Edmond J. Seifried, Ph.D., Chief Economist, SWGSB at SMU Cox
- 5–6 p.m. Welcome Reception** sponsored by CD Construction Consulting

Monday, April 27, 2026

- 8–8:45 a.m. Bank Loan Simulation Orientation** Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank
- 8:45–9:45 a.m. Simulation Breakout 1** Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank
- 9:45–10:30 a.m. Simulation Bid Session 1** Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank
- 10:30–10:45 a.m. Break**
- 10:45 a.m.–12 p.m. The Loan Portfolio & Credit Risk Management** David Ruffin, Principal, IntelliCredit
- 12–1 p.m. Lunch**
- 1–3:30 p.m. Stress Testing, Crafting Loan Covenants, and Loan Concentration Management** Chris Henkel, CRE Lender Services & Risk Analytics, CoStar Group
- 3:30–3:45 p.m. Break**
- 3:45–5 p.m. Bankruptcy & Lender Liability from the Lender’s Perspective** Mark Castillo, Partner, Carrington Coleman

Tuesday, April 28, 2026

- 8–9 a.m. Simulation Breakout 2** Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank
- 9–9:30 a.m. Simulation Bid Session 2** Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank
- 9:30–9:45 a.m. Break**
- 9:45 a.m.–12 p.m. Global Cash Flow/Tax Returns** Christie Drexler, President, Drexler Consulting, LLC
- 12–1 p.m. Lunch**
- 1–1:15 p.m. Class Photo**
- 1:15–2:45 p.m. Relationship Banking** Marci Armstrong, Ph.D., Professor of Practice, Director, Brierley Institute for Customer Engagement, SMU Cox
- 2:45–3 p.m. Break**
- 3–5 p.m. Choose two of three:**
 - Energy Lending** Chris L. Whigham, President and CEO, West Texas National Bank
 - Asset-Based Lending** Jeffery Johnson, President and Senior Consultant, Bankers-Insight Group
 - Agricultural Lending** Jody Campbell, Executive Vice President and Chief Risk Officer, Alabama Farm Credit

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Wednesday, April 29, 2026

8–9 a.m. Simulation Breakout 3 Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank

9–9:30 a.m. Simulation Bid Session 3 Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank

9:30–9:45 a.m. Break

9:45–11 a.m. Advanced Credit Case Study Trent Tomlin, President, Tomlin Advisory Group, LLC, and Strategic Partner, Trinity Investors

11 a.m.–12 p.m. Loan Participations, Opportunities & Pitfalls Jeffery Johnson, President and Senior Consultant, Bankers-Insight Group

12–1 p.m. Lunch

1–4 p.m. Advanced Real Estate Case Study Including Real Estate Valuations/Appraisal Issues Brandey Wimberley-Orsag, Executive Vice President, Chief Lending Officer, Jefferson Bank

4–5 p.m. Breakout Group Discussions Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox

Thursday, April 30, 2026

8–9 a.m. Simulation Breakout 4 Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank

9–9:30 a.m. Simulation Bid Session 4 Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank

9:30–9:45 a.m. Break

9:45–11:15 a.m. Persuasion/Negotiation Skill Training Steven Densen, Adjunct Professor, Assistant Dean of Student Success, Management, Strategy, and Entrepreneurship, SMU Cox

11:15–11:30 a.m. Break

11:30–12 p.m. Problem Loan Management/Workouts, PLM Case Study Keith Pace, Chief Credit Officer, Legend Bank

12–1 p.m. Lunch

1–4 p.m. Problem Loan Management/Workouts, PLM Case Study Keith Pace, Chief Credit Officer, Legend Bank

4–4:15 p.m. Break

4:15–5:15 Laughs & Leadership Steven G. Bradshaw, Retired President and CEO, BOK Financial

6–9 p.m. DJ Night with Tacos and Karaoke

Friday, May 1, 2026

8–9:30 a.m. A Conversation with The Regulators Moderator Mark C. Kanaly, J.D., Partner, Alston & Bird

9:30–9:45 a.m. Break

9:45–11 a.m. Loan Simulation Debrief, Awarding of Certificates, and Introduction to Level 3 Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Joseph Hansen, Senior Vice President of Commercial Middle Markets Team, Hillcrest Bank

Schedule is subject to change. Instructors to be determined. All events are business casual. Evenings are at your leisure.



For CPE Credit—FIELD OF STUDY: Specialized Knowledge PREREQUISITES: A financial institution employee with an interest in commercial lending. PROGRAM LEVEL: Industry Update DELIVERY METHOD: Group/Live
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