INDIANA BANKERS ASSOCIATION

FUNDAMENTALS OF CONSTRUCTION LENDING

NOVEMBER 10, 2026

Construction loans carry higher risk, tighter margins for error, and greater regulatory scrutiny than permanent financing. Construction Lending is one of the most complex loan types that banks originate. This virtual course equips lenders with the foundational skills and judgement required to underwrite, structure, and manage construction loans safely, soundly, and profitably. Participants will gain a working understanding of the unique risks associated with consumer, commercial real estate, and owner-occupied commercial construction loans. This program will emphasize repayment analysis, collateral protection, regulatory expectations, and customer service.

Through real-world examples, practical discussion, and practice application, participants will learn how construction loans actually perform – what goes wrong, why it goes wrong, and how to protect the bank before problems arise.

Meet Your Facilitator

Christie Drexler is the founder and President of Drexler Consulting, LLC. In this role, she has consulted and facilitated training for Banks, Bankers Associations, and Banking Schools across the United States. Prior to founding the company in 2020, Christie worked directly for both community and large regional banks for twenty-six years. She has served as a Teller, Credit Analyst, Consumer and Commercial Lender, Regional Sales & Service Manager, Market President, Division President, Chief Credit Officer, and Chief Retail Officer. Christie has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach who strives to live the values and leadership strategies she teaches in her training programs.

TUESDAY November 10

Virtual Program

10:00 am - 4:00 pm ET.

317-387-9380   **indiana.bank**

FUNDAMENTALS OF CONSTRUCTION LENDING

WHAT YOU'LL LEARN:

- The types of construction loans – understanding purpose, structure, and repayment sources for each
- Apply the 5 C's framework to analyze construction loan risk
- Evaluate and mitigate borrower, guarantor, builder, and key stakeholder risk
- The key sources of repayment for construction loans
- Prudent application of interest reserves, contingency funds, and GC retainage
- Prepare for changing conditions like cost-overruns, weather delays, and contractor liens
- Pre-closing, closing and post-closing requirements for construction loans
- Loan documentation specific to construction loans
- Types of construction contracts and the risk involved with each
- Typical costs in construction loan budgets
- How to effectively monitor the construction process
- Regulations and terminology unique to construction lending
- How to manage disbursements, ensuring borrower's capital is fully injected up front, LTV and LTC requirements are always met, and the loan stays in balance
- The most common construction lending pitfalls and how to avoid them
- And more . . .

WHO SHOULD ATTEND?

Lenders, credit analysts, underwriters, and loan support professionals who originate, underwrite, approve, or service constructions loans.

FUNDAMENTALS OF CONSTRUCTION LENDING
DEPT. 41

Name:______________________________ Bank:______________________________

Address:______________________________ City/State/Zip:______________________________

Email:______________________________ Phone:______________________________

Payment Information - Total payable to the IBA Foundation, Inc.

(Please circle one) Check Enclosed Invoice Me VISA MasterCard AMEX

Cardholder Name:______________________________

Card Number:______________________________ Exp. Date:______________

CVV Code:______________ Zip Code:______________

FEES
IBA Member
$265 - IBA Member
100% surcharge applied to non-members.

Registration fees include the program, materials, continental breakfast, lunch and refreshments each day. Participation in IBA programs is limited to members, associate members and non-members from an eligible membership category at applicable member or non-member rates. A 100% surcharge for non-members will be applied.

Cancellation Policy:
Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations or absences on the day of the program. Substitutions are welcome at any time.

INDIANA BANKERS ASSOCIATION