



## Commercial Loan: Workouts, Restructuring, and Loss Mitigation

Spencer Fane attorney [Elizabeth Fast](#) recently presented a webinar covering commercial loans and the solutions for borrowers who cannot fulfill their loan obligations due to COVID-19.

Hosted by [Heartland Credit Union Association](#), Elizabeth addressed available options with troubled commercial loans, risk exposure, and how the pandemic has impacted banking services.

During the presentation, Elizabeth discussed:

- The regulatory guidance issued to lenders dealing with troubled loans caused by the COVID pandemic.
- The alternatives – deferral, workout, forbearance, receivership, deed in lieu, marshaling of assets, repossession of personal property, foreclosure on real property, and deficiency judgments.
- The proper steps to accomplish each alternative.
- How to protect your institution from potential liability.
- What constitutes a troubled debt restructuring for reporting purposes.

To learn more, please click [here](#).