



Federal Deposit Insurance Corporation
550 17th Street NW, Washington, D.C. 20429-9990

Financial Institution Letter
FIL-68-2009
November 30, 2009

INTERAGENCY COMMERCIAL REAL ESTATE LOAN WORKOUTS SEMINAR SCHEDULED

Summary: The federal financial institution regulatory agencies will host a free interagency telephone seminar on the attached *Policy Statement on Prudent Commercial Real Estate Loan Workouts* (Workout Guidance) on Thursday, December 3, 2009, at 2:00 p.m. EST.

Distribution:

All FDIC-Insured Banks (Commercial and Savings)

Suggested Routing:

Chief Executive Officer
Chief Lending Officer

Related Topics:

"Managing CRE Concentrations in a Challenging Environment" (FIL-22-2008)
"Interagency Statement on Meeting the Needs of Creditworthy Borrowers" (FIL-128-2008)
"Guidance on Concentrations in Commercial Real Estate Lending, Sound Risk Management Practices" (FIL-104-2006)

Attachment:

FIL-61-2009, "Policy Statement on Prudent Commercial Real Estate Loan Workouts"
<http://www.fdic.gov/news/news/financial/2009/fil09061.html>

Contact:

Senior Examination Specialist Beverlea S. Gardner at BGardner@FDIC.gov or (202) 898-3640

To participate in the telephone seminar, dial (888) 455-0408 and enter passcode 4283211#.

Note:

FDIC financial institution letters (FILs) may be accessed from the FDIC's Web site at www.fdic.gov/news/news/financial/2009/index.html.

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies of FDIC financial institution letters may be obtained through the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (1-877-275-3342 or 703-562-2200).

Highlights:

- Many financial institutions have expressed interest in the Workout Guidance released on October 30, 2009.
- Representatives from the Federal Deposit Insurance Corporation, the Board of Governors of the Federal Reserve System, the Office of the Comptroller of the Currency, and the Office of Thrift Supervision will provide an overview of the Workout Guidance and respond to participants' questions regarding its application.
- Financial institution officers and employees wishing to participate in this free telephone seminar should dial (888) 455-0408 and enter passcode 4283211# to join the presentation approximately ten minutes before the 2:00 p.m. EST start time.
- Participants are encouraged to submit questions in advance to RAC@FDIC.gov with Prudent CRE Loan Workouts in the subject line.

Participants also are encouraged to have a copy of the attached Workout Guidance available during the conference call.