



October 26<sup>th</sup>, 2021

## Lending Horror Stories (A Developing Professionals Event)

FREE

by the RMA Puget Sound Chapter

**Register Now!**

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**Tuesday, October 26th | 10:30 - 11:30 AM | on Zoom**

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The RMA Puget Sound's Developing Professionals Group invites you to hear from a panel of experts as they share their "Lending Horror Stories" from credits gone bad during their lending careers. They'll share signs to look for that a credit is going south plus how to structure credits to protect the lender's interest as well as the borrower's.

The Risk Management Association's (RMA) Puget Sound Developing Professionals Group is dedicated to providing the area's up-and-coming leaders in banking and other financial industries with networking and educational opportunities that help advance their careers.

### Our Panelists

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**Rob Draper**  
**SVP & Director of  
Special Credits**  
*Columbia Bank*



**Lucas Kartic**  
**President & Managing  
Partner**  
*Turning Point*



**Eric Camm**  
**Director of Capital  
Advisory, Partner**  
*Turning Point*

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*This event can count towards a Continuing Education Credit for credit risk certified members.*

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## Panelist Bios

### Rob Draper

#### SVP & Director of Special Credits | Columbia Bank

Robert Draper is currently a Senior Vice President and Director of Special Credits for Columbia State Bank. He began his career with Pacific First Federal Savings & Loan in 1983, where he was part of the special credits group and eventually the Manager of the Income Property Collections team.

He later joined Maryland National Bank in 1991 to help them develop a special credits team, before moving to Boston in 1992 as part of a Fleet Bank subsidiary tasked with liquidating the non-performing assets from the failed Bank of New England under a contract with the FDIC.

In 1995 he joined Citizens Bank of Massachusetts where he managed a team of commercial real estate lenders until returning home to Washington in 2004. Following stints with Frontier Bank and Bank of America, he joined the special credits team at Columbia State Bank in 2009, eventually filling the role of Special Credits Manager for the team based in Tacoma. In late 2020 he was promoted to Director of Special Credits, with responsibility to oversee the bank's Special Credits Department.

### Lucas Kartic

#### President & Managing Partner | Turning Point

Lucas graduated from Seattle Pacific University in 2010 and achieved his CPA in 2013. He has been a Turning Point team member since the company's founding in 2009.

Lucas' specialty is developing and implementing the financial processes that produce accurate and timely information for clients. He helps clients think strategically, using financial data to best advantage, increasing profit and managing cash flow.

He has been a part of multiple mergers and acquisitions, assisting clients on both the buy and sell sides, evaluating financial and operation structures.

Lucas lives in Ballard but his adventurous taste buds take him to restaurants all over the Seattle area. He is passionate about his strength and conditioning regimen and is a major sports nerd.

### Eric Camm

#### Director of Capital Advisory, Partner | Turning Point

Eric is an experienced turnaround and restructure advisor, who comes to his engagements utilizing his background as a corporate attorney. He has led numerous M&A transactions, restructure engagements, and Receiverships, and leads Turning Point's turnaround and restructure group. Eric has extensive experience in mergers and acquisitions, reorganization and insolvency, receiverships, Chief Restructuring Officer engagements, business succession planning, and business valuation.

Eric has assisted companies, both public and private, small to large, from a variety of industries, with initial financing and venture capital acquisition. His clients know Eric for bringing creativity and diligence to every project.

Prior to joining Turning Point, Eric was a founding member of the Apex Law Group, in Seattle, WA. He earned a BA from the University of Washington and a JD from Seattle University. Eric lives on Queen Anne Hill in Seattle with his wife Heather, his children, and his two dogs. He is an avid golfer, hiker, and smokes Texas-style barbecue on a custom-built offset smoker.

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