

2020 Principles of Commercial/ Ag Loan Documentation

Poor loan documentation can cost your financial institution thousands of dollars each year. Unfortunately, the importance of effective loan documentation is most apparent when it is already too late. This workshop focuses on the major concepts, specific requirements and common problems in the specialized fields of commercial and agricultural loan documentation with particular emphasis on avoiding loan losses due to faulty documentation. Our “hands-on” approach allows you to return to work and apply what you have learned immediately.

Pricing for Manual: (Not Pricing for OnDemand):

___ \$100 M and under:	\$400
___ \$101 M to \$400 M:	\$600
___ \$401 M to \$750 M:	\$800
___ \$751 M to \$1B:	\$1,000
___ Over \$1B:	\$1,200
___ Associate Member:	\$800
___ Non-Member:	\$1,500

Includes download of the 2020 Principles of Commercial/Ag Loan Documentation Manual. Please email completed form to Nicole Ortiz at nortiz@ksbankers.com or fax to 785-272-8392.

Name: _____

Bank: _____

Address: _____

City, Zip: _____

Email: _____

Topics To Be Covered:

- Perfect security interests under Revised Article 9 of the UCC
- Identify the borrower (including spouses and children involved in family farming operations) and document the authority to borrow
- Understand contract basics: notes, security agreements, mortgages, pledges and other essential loan contracts
- Use of commitment letters
- Undertake essential pre-loan due diligence
- Understand the effect of non-UCC crop and livestock lien status on the lender taking collateral under the UCC
- Understand the implications of loan default(s)
- Comply with notification requirements under the Federal Food Security Act
- Protect against tax liens and other conflicting encumbrances
- Understand bankruptcy implications
- Recognize and prevent violations of ECOA (Reg-B)

Program Presenter

TERRI D. THOMAS

Terri Thomas is KBA Executive Vice President and Legal Department Director. Terri has over 40 years' experience in the banking industry and has been a popular instructor for KBA on a variety of compliance and legal issues. You will enjoy Terri's upbeat and relaxed teaching style

