



KANSAS BANKERS  
ASSOCIATION

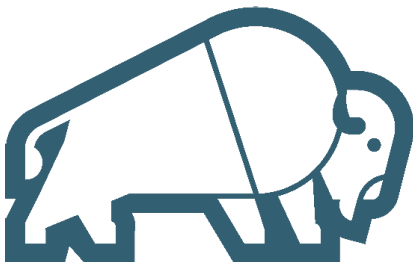
# PRINCIPLES OF AG/COMMERCIAL LOAN DOCUMENTATION

AUGUST 18 & SEPTEMBER 8 -  
VIRTUAL & ONDEMAND

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. Throughout the program the problem method will be used to challenge the participants in important areas of loan documentation.

## WHO SHOULD ATTEND

Anyone involved in the commercial or agricultural lending process, including CEOs, loan officers, credit analysts, attorneys, bank counsel, branch managers with lending authority, loan review personnel, internal auditors and documentation support staff.



### This seminar will illustrate how to:

- 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)

### Essentials of Article 9 of the Uniform Commercial Code

This program will examine the most common problems encountered with Revised UCC Article 9 and provide practical guidance in critical areas, including:

- Identification of individual debtors on UCC financing statements
- Agricultural security interests with an emphasis on perfecting security interests on both tangible and intangible agricultural collateral
- Perfecting security interests in deposit accounts under Revised Article 9
- Cover, in detail, the “where to file” rules under Revised Article 9
- Interaction between Article 9 security interests and state agricultural liens under the expanded scope of Article 9
- Different perfection methods under Revised Article 9 and when to use them
- Lien priorities and lien searches
- Enforcing unperfected security interests
- Gaining priority through purchase money transactions

### Real Estate Mortgages/Deeds of Trust

Participants will learn the basic requirements of securing loans with real estate examining such problems as perfection, future advance clauses and loan renewals. Participants will be exposed to proper “due diligence” procedures when a loan is secured by real estate including the use of title insurance, surveys and environmental audits.

### Program Presenter

**TERRI D. THOMAS, JD**

**EVP & COO, LEGAL DEPARTMENT/KBCS DIRECTOR**

Terri D. Thomas, JD, is the EVP and COO of the Kansas Bankers Association, and director of its subsidiary, Kansas Bankers Consulting Services, LLC. In these roles, she provides legal and compliance services to Kansas banks. Terri has over 40 years of banking experience working in various aspects of the banking industry.



EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

# PRINCIPLES OF AG/COMMERCIAL LOAN DOCUMENTATION

## AUGUST 18 & SEPTEMBER 8 - VIRTUAL & ONDEMAND



### Program Agenda

**Login** - 8:30 a.m. - 9:30 a.m.  
**Program** - 9 a.m. - 12:00 p.m.  
**Lunch** - 12:00 p.m. - 12:45 p.m.  
**Program** - 12:45 p.m. - 4:00 p.m.

### Early bird registrations postmarked on or before August 11, 2022.

<b>\$100 mil &amp; under:</b>	___ \$450
<b>\$101 - \$400 mil:</b>	___ \$650
<b>\$401 - \$750 mil:</b>	___ \$850
<b>\$751 mil - \$1 bil:</b>	___ \$1,050
<b>Over \$1 bil:</b>	___ \$1,250
<b>Non-Members:</b>	___ \$1,700
<b>Associate Members:</b>	___ \$850

### Registrations post marked after August 11, 2022.

___ \$550
___ \$750
___ \$950
___ \$1,150
___ \$1,350
___ \$1,800
___ \$950

Cancellations must be received by **August 11** in order to be eligible for a refund. Substitutions are always welcomed with advanced notice. If you have special dietary needs, please contact the KBA office. If you have a disability, and request special accommodations, please contact the KBA office. Registration for and attendance at KBA meetings and events constitutes an agreement by the registrant for KBA's use of the attendee's photograph in printed and/or digital promotional materials, publications, mobile app and social media, unless permission is revoked and received by the KBA prior to the event.

**No video or audio recording allowed.**  
**Cancellations must be received by August 11.**

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Name: \_\_\_\_\_

Bank Location: \_\_\_\_\_ E-mail: \_\_\_\_\_

Bank: \_\_\_\_\_

Total Enclosed: \$ \_\_\_\_\_ Total Attending: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

### **Three ways to register:**

1. Complete and mail registration form with payment.
2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.
3. Register Online using a credit card at **www.ksbankers.com**