

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.

Registration Fees are based off of the Bank/Company Asset Size:

(please mark which level applies)

- \$100 million or less: \$450
- \$101 million to \$400 million: \$650
- \$401 million to \$750 million: \$850
- \$751 million to \$1 billion: \$1,050
- Over \$1 billion: \$1,250
- Associate Members: \$850
- Non-Members: \$1,700

Name: _____

Bank: _____

E-Mail: _____

Bank Location: _____ 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

***Please email form to education@ksbankers.com.**

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 Chief Operations Officer. 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.

