



KANSAS BANKERS
ASSOCIATION

Principles of Commercial/ Ag Loan Documentation August 28, VIRTUAL

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.

WHO SHOULD ATTEND:

Attorneys, commercial loan officers, loan operations staff and compliance officers.



TERRI D. THOMAS
EVP & COO,
LEGAL
DEPARTMENT/KBCS
DIRECTOR
KANSAS BANKERS
ASSOCIATION



JAMIE COSGROVE
VP - MANAGER,
LEGAL DEPARTMENT
KANSAS BANKERS
ASSOCIATION



Terri D. Thomas has over 40 years of banking experience where she brings real world instruction delivered in an upbeat and relaxed style.

Jamie Cosgrove completed her law degree after working for 20 years in commercial banking. Her combined experiences as a lender and attorney allow her to appreciate the dynamics lenders face in maintaining and growing loan portfolios.

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)

EDUCATION & CONFERENCES

785-232-3444 | KSBANKERS.COM

PRINCIPLES OF COMMERCIAL/AG LOAN DOCUMENTATION
AUGUST 28 - VIRTUAL



Program Agenda

Sessions begin: 9:00 a.m.
 Lunch: 12:00 - 12:45 p.m.
 Program Continues: 12:45 p.m.
 Adjourns: 4:30 p.m.

REGISTRATION FEES ARE BASED ON THE BANK/COMPANY ASSET SIZE:

ASSET SIZE	LIVE	ONDEMAND	BOTH
\$25 mil & under	___ \$350	___ \$400	___ \$450
\$26 mil - \$100 mil	___ \$450	___ \$500	___ \$550
\$101 mil - \$250 mil	___ \$550	___ \$600	___ \$650
\$251 mil - \$400 mil	___ \$750	___ \$800	___ \$850
\$401 mil - \$750 mil	___ \$950	___ \$1,000	___ \$1,050
\$751 mil - \$1 bil	___ \$1,250	___ \$1,300	___ \$1,350
Over \$1 billion	___ \$1,550	___ \$1,600	___ \$1,650
Assoc. Members	___ \$950	___ \$1,000	___ \$1,050
Non-members	___ \$3,100	___ \$3,200	___ \$3,300

We understand circumstances arise requiring cancellation. Cancel up to five business days before the first series and your registration will be refunded. There is no limit to the number of employees that can attend the virtual session from your institution. If you have more than one attending, please email Natalie Wareham at nwareham@ksbankers.com.

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