



**KANSAS BANKERS
ASSOCIATION**

Principles of Commercial/ Ag Loan Documentation **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.

Pricing for OnDemand:

- ___ \$25 mil & under: \$400
- ___ \$26 mil to \$100 mil: \$500
- ___ \$101 mil to \$250 mil: \$600
- ___ \$251 mil to \$400 mil: \$800
- ___ \$401 mil to \$750 mil: \$1,000
- ___ \$751 mil to \$1 bil: \$1,300
- ___ Over \$1 billion: \$1,600
- ___ Associate Member: \$1,000
- ___ Non-Member: \$3,200

Please email completed form to Natalie Wareham at education@ksbankers.com or fax to 785-272-8392.

Name: _____

Bank: _____

Address: _____

State, Zip: _____



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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)