

**JANUARY 30, 2025 - VIRTUAL**

A long-time lender once said, "I've never made a bad loan, but I've had loans go bad." This simple statement shows that no matter how much time and effort that is put into making a good loan, things can go bad despite the bank's best efforts. As a result, every loan officer should have a fundamental understanding of the collection process for consumer, commercial, and agricultural loans, as well as how judicial foreclosure is designed to work in Kansas. Finally, lenders should have a basic understanding of the bankruptcy process to ensure that the bank's interests are protected. Join the KBA Legal Department's Terri Thomas and Jamie Cosgrove to find out more about the collection, foreclosure, and bankruptcy process.

**WHO SHOULD ATTEND:**

Lenders, loan operations personnel, compliance officers, and attorneys.

**TOPICS INCLUDE:**

- The notices that must (or should) be sent to past due borrowers;
- What bankers are allowed to do on their own to collect past due loans;
- Considerations for determining whether the bank should exercise its rights to self-help repossession versus seeking replevin, or foreclosure with money judgment;
- How bankers can exercise their creditor rights in bankruptcy to ensure the maximum amount is recovered on a loan subject to Chapter 7, 11, 12, or 13.

**Program Presenter****TERRI D. THOMAS, JD  
EVP/COO, KANSAS BANKERS ASSOCIATION**

With over 40 years of banking experience, Terri brings real world instruction delivered in an upbeat and relaxed style.

**Program Presenter****JAMIE COSGROVE, JD,  
VP - MANAGER, LEGAL DEPARTMENT,  
KANSAS BANKERS ASSOCIATION**

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.

**COLLECTION DO'S AND DON'TS-  
UNDERSTANDING THE COLLECTION, FORECLOSURE, AND BANKRUPTCY PROCESS  
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**Program Agenda**

Login begins - 9:00 a.m.  
Program - 9:00 a.m. - 11:00 a.m.  
Adjourn - 11:00 a.m.

**Registration Information**

ASSET SIZE	LIVE	ONDEMAND	BOTH
\$25 mil & under	___ \$150	___ \$200	___ \$250
\$26 mil - \$100 mil	___ \$250	___ \$300	___ \$350
\$101 mil - \$250 mil	___ \$350	___ \$400	___ \$450
\$251 mil - \$400 mil	___ \$450	___ \$500	___ \$550
\$401 mil - \$750 mil	___ \$550	___ \$600	___ \$650
\$751 mil - \$1 bil	___ \$650	___ \$700	___ \$750
Over \$1 billion	___ \$750	___ \$800	___ \$850
Assoc. Members	___ \$550	___ \$600	___ \$650
Non-members	___ \$1,500	___ \$1,600	___ \$1,700

\*Fee includes instruction, electronic manual via secured link and power point handout.

\*We understand circumstances arise requiring cancellation. Once you receive the electronic confirmation and materials, there will be no refunds. There is no limit to the number of employees that can attend the virtual session from your institution. Please register using the COMPANY login ID and password when registering more than one individual. If you have more than one attending, please email Natalie Wareham at nwareham@ksbankers.com. No video or audio recording allowed.

Registrant name - \_\_\_\_\_ Job title - \_\_\_\_\_  
 Bank Location - \_\_\_\_\_ E-mail - \_\_\_\_\_

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

Bank - \_\_\_\_\_ Total Attending - \_\_\_\_\_  
 PO Box - \_\_\_\_\_ Total Enclosed - \_\_\_\_\_  
 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 at [www.ksbankers.com](http://www.ksbankers.com).**