

ONDEMAND

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.

Pricing for OnDemand:

- ___ \$25 mil & under: \$200
- ___ \$26 mil to \$100 mil: \$300
- ___ \$101 mil to \$250 mil: \$400
- ___ \$251 mil to \$400 mil: \$500
- ___ \$401 mil to \$750 mil: \$600
- ___ \$751 mil to \$1 bil: \$700
- ___ Over \$1 billion: \$800
- ___ Associate Member: \$600
- ___ Non-Member: \$1,600

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

Name: _____

Bank: _____

Address: _____

State, Zip: _____

Email: _____

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.