

### ONDEMAND

KBA is offering this important seminar dedicated to the state regulations that impact lending. This program will be presented on a basic level, allowing entry-level and inexperienced personnel to learn about the regulatory and compliance side of lending. More experienced lenders will also find this program useful as a review and update of lending compliance issues.

#### 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](mailto:education@ksbankers.com) or fax to 785-272-8392.

Name: \_\_\_\_\_

Bank: \_\_\_\_\_

Address: \_\_\_\_\_

State, Zip: \_\_\_\_\_

Email: \_\_\_\_\_

#### COVERAGE OF THE MAJOR STATE REGULATIONS

#### IMPACTING LENDING INCLUDING:

- A detailed review of the recent changes to the Kansas Uniform Consumer Credit Code and Kansas Mortgage Business Act;
- Description of security interests and perfection requirements for personal and real property in Kansas;
- Analyzing the impact of Kansas statutory liens on the bank's priority in collateral;
- Coverage of the Kansas interest rate usury limits;
- Overview of the bankruptcy process and how it impacts loans made by banks;
- Documenting existence and authority for business entities;
- Helpful practice tips on documenting loans and avoiding collateral pitfalls;
- Practical charts and explanations of how different loan transactions are impacted by state laws and regulations



#### 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,** **SVP - 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.